A6225-1

I/R Code 47.40

September 1984

Monthly Survey of

LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

Comparisons with Previous Year

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
All ordinary business	113%	122%	103%	113%	92%	100%
Ordinary companies and departments	113%	126%	101%	114%	93%	104%
Combination companies and departments	114%	111%	114%	112%	93%	96%
Group	—	—	123%	112%	92%	97%
CANADA						
All ordinary business	104%	110%	103%	113%	89%	100%
Group	—	—	134%	73%	110%	120%

This survey gives ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, indexed increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The data include mass-marketed ordinary business.

The ordinary results are based on the experience of 137 companies—and their 38 subsidiary companies—operating in the United States and 37 companies plus two subsidiaries operating in Canada. The United States contributors represent 62 percent of the preliminary 1982 United States ordinary volume and 58 percent of the ordinary policies sold; the Canadian contributors represent 68 percent of the preliminary 1982 Canadian ordinary volume, and 66 percent of the policies. Since no industry data are available on total annualized new ordinary premiums, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

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Also shown are group sales volume and master policies under new or amended contracts. These results are based on the experience of 55 companies plus four subsidiaries operating in the United States and 20 companies operating in Canada. The United States contributors represent 66 percent of the preliminary 1982 United States volume of new or amended group contracts; the Canadian contributors represent 69 percent of the preliminary 1982 Canadian volume of new or amended group contracts.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1983. The in force categories and, in parentheses, the number of contributing companies or departments in each:

UNITED STATES

Ordinary companies or departments

Group 1—$14 billion or more (25)
Group 2—$7 billion to $14 billion (20)
Group 3—$4 billion to $7 billion (21)
Group 4—$2 billion to $4 billion (20)
Group 5—$1 billion to $2 billion (19)
Group 6—Less than $1 billion (22)

Combination companies or departments

Group 7—$25 billion or more (2)
Group 8—$8 billion to $25 billion (4)
Group 9—Less than $8 billion (15)

CANADA

Group 1—$4 billion or more (14)
Group 2—$1 billion to $4 billion (16)
Group 3—Less than $1 billion (7)

LIMRA INTERNATIONAL

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UNITED STATES

Ordinary Sales Results of 137 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES			PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY			
	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983	
January	$ 295,052	$ 369,121	125%	$ 30,407,163	$ 35,591,526	117%	691,447	686,629	99%	$ 9.70	$10.37	107%	$43,976	$51,835	118%	$427	$538	126%	January
February	297,577	370,828	125	31,806,335	37,543,444	118	760,212	779,334	103	9.36	9.88	106	41,839	48,174	115	391	476	122	February
March	367,331	429,372	117	38,937,858	42,583,749	109	899,508	879,500	98	9.43	10.08	107	43,288	48,418	112	408	488	120	March
April	352,646	417,697	118	37,539,381	41,612,790	111	856,882	836,885	98	9.39	10.04	107	43,809	49,723	113	412	499	121	April
May	348,986	465,178	133	37,223,965	45,363,693	122	828,271	868,949	105	9.38	10.25	109	44,942	52,205	116	421	535	127	May
June	375,568	450,678	120	39,937,517	43,247,130	108	849,248	834,420	98	9.40	10.42	111	47,027	51,829	110	442	540	122	June
July	333,938	425,021	127	34,468,621	41,889,858	122	737,063	818,029*	111	9.69	10.15	105	46,765	51,208	110	453	520	115	July
August	358,196	448,147	125	38,055,883	43,053,121	113	808,425	803,102	99	9.41	10.41	111	47,074	53,609	114	443	558	126	August
September	360,069	407,817	113	37,157,440	38,308,577	103	808,008	747,070	92	9.69	10.65	110	45,986	51,278	112	446	546	122	September
October	382,237			38,344,928			834,190			9.97			45,967			458			October
November	397,545			39,497,215			822,935			10.07			47,996			483			November
December	542,060			49,424,982			938,677			10.97			52,654			577			December
Year total	$4,411,205			$452,801,288			9,834,866			$ 9.74			$46,040			$449			**Year total**
Year to date	$3,089,363	$3,783,859	122%	$325,534,163	$369,193,888	113%	7,239,064	7,253,918	100%	$ 9.49	$10.25	108%	$44,969	$50,896	113%	$427	$522	122%	**Year to date**

*Includes one company's mass-marketed ordinary sales of over 50,000 policies

116 Ordinary Companies and 11 Ordinary Departments of Combination Companies

Total group																			**Total group**
Month	$ 284,926	$ 323,066	113%	$ 31,973,149	$ 32,436,376	101%	476,583	444,035	93%	$ 8.91	$ 9.96	112%	$67,088	$73,049	109%	$598	$728	122%	**Month**
Year to date	$2,427,307	$3,057,553	126%	$280,097,638	$318,483,625	114%	4,304,241	4,477,100	104%	$ 8.67	$ 9.60	111%	$65,075	$71,136	109%	$564	$683	121%	**Year to date**
Group 1—Month	$ 179,440	$ 193,303	108%	$ 20,727,054	$ 19,814,977	96%	313,237	281,267	90%	$ 8.66	$ 9.76	113%	$66,171	$70,449	106%	$573	$687	120%	Group 1—Month
Year to date	$1,579,163	$1,924,709	122%	$185,302,072	$199,678,476	108%	2,869,720	2,857,995	100%	$ 8.52	$ 9.64	113%	$64,571	$69,867	108%	$550	$673	122%	Year to date
Group 2—Month	$ 48,989	$ 57,024	116%	$ 5,345,071	$ 5,548,507	104%	68,447	69,398	101%	$ 9.17	$10.28	112%	$78,091	$79,952	102%	$716	$822	115%	Group 2—Month
Year to date	$ 397,444	$ 509,862	128%	$ 46,172,839	$ 54,709,793	118%	617,741	721,867	117%	$ 8.61	$ 9.32	108%	$74,745	$75,789	101%	$643	$706	110%	Year to date
Group 3—Month	$ 29,606	$ 40,685	137%	$ 3,000,149	$ 3,930,814	131%	49,327	49,573	100%	$ 9.87	$10.35	105%	$60,822	$79,293	130%	$600	$821	137%	Group 3—Month
Year to date	$ 237,269	$ 335,600	141%	$ 25,359,360	$ 33,996,589	134%	422,687	465,319	110%	$ 9.36	$ 9.87	105%	$59,996	$73,061	122%	$561	$721	129%	Year to date
Group 4—Month	$ 16,624	$ 19,892	120%	$ 1,700,514	$ 1,923,771	113%	22,192	22,677	102%	$ 9.78	$10.34	106%	$76,627	$84,834	111%	$749	$877	117%	Group 4—Month
Year to date	$ 122,274	$ 179,301	147%	$ 12,558,443	$ 18,272,614	146%	180,272	218,846	121%	$ 9.74	$ 9.81	101%	$69,664	$83,495	120%	$678	$819	121%	Year to date
Group 5—Month	$ 7,345	$ 9,455	129%	$ 856,688	$ 906,749	106%	15,565	14,507	93%	$ 8.57	$10.43	122%	$55,039	$62,504	114%	$472	$652	138%	Group 5—Month
Year to date	$ 66,324	$ 79,886	120%	$ 7,741,235	$ 8,647,003	112%	143,458	143,301	100%	$ 8.57	$ 9.24	108%	$53,962	$60,342	112%	$462	$557	121%	Year to date
Group 6—Month	$ 2,922	$ 2,707	93%	$ 343,673	$ 311,558	91%	7,815	6,613	85%	$ 8.50	$ 8.69	102%	$43,976	$47,113	107%	$374	$409	109%	Group 6—Month
Year to date	$ 24,833	$ 28,195	114%	$ 2,963,689	$ 3,179,150	107%	70,363	69,772	99%	$ 8.38	$ 8.87	106%	$42,120	$45,565	108%	$353	$404	114%	Year to date

21 Combination Companies and Departments

Excluding weekly premium ordinary

Total group																			**Total group**
Month	$ 72,469	$ 82,610	114%	$ 5,126,871	$ 5,825,326	114%	307,705	285,704	93%	$14.14	$14.18	100%	$16,662	$20,389	122%	$236	$289	122%	**Month**
Year to date	$ 636,996	$ 706,102	111%	$ 44,879,748	$ 50,290,125	112%	2,706,768	2,609,616	96%	$14.19	$14.04	99%	$16,581	$19,271	116%	$235	$271	115%	**Year to date**
Group 7—Month	$ 35,191	$ 40,873	116%	$ 2,543,635	$ 2,849,860	112%	103,060	102,511	99%	$13.83	$14.34	104%	$24,681	$27,801	113%	$341	$399	117%	Group 7—Month
Year to date	$ 316,695	$ 347,378	110%	$ 22,666,930	$ 24,701,389	109%	951,823	930,472	98%	$13.97	$14.06	101%	$23,814	$26,547	111%	$333	$373	112%	Year to date
Group 8—Month	$ 19,278	$ 22,495	117%	$ 1,348,288	$ 1,587,815	118%	96,024	82,439	86%	$14.30	$14.17	99%	$14,041	$19,260	137%	$201	$273	136%	Group 8—Month
Year to date	$ 162,631	$ 191,311	118%	$ 11,359,802	$ 13,391,742	118%	798,369	777,145	97%	$14.32	$14.29	100%	$14,229	$17,232	121%	$204	$246	121%	Year to date
Group 9—Month	$ 18,000	$ 19,242	107%	$ 1,234,948	$ 1,387,651	112%	108,621	100,754	93%	$14.58	$13.87	95%	$11,369	$13,773	121%	$166	$191	115%	Group 9—Month
Year to date	$ 157,670	$ 167,413	106%	$ 10,853,016	$ 12,196,994	112%	956,576	901,999	94%	$14.53	$13.73	94%	$11,346	$13,542	119%	$165	$186	113%	Year to date

Weekly premium ordinary

Month	$ 2,674	$ 2,141	80%	$ 57,420	$ 46,875	82%	23,720	17,331	73%	$46.57	$45.67	98%	$ 2,421	$ 2,705	112%	$113	$124	110%	**Month**
Year to date	$ 25,060	$ 20,204	81%	$ 556,777	$ 420,138	75%	228,055	167,202	73%	$45.01	$48.09	107%	$ 2,441	$ 2,513	103%	$110	$121	110%	**Year to date**

Universal Life Sales of U.S. Contributors

Universal Life as a Percent of All Ordinary Sales

	ANNUALIZED PREMIUM (in thousands)		FACE AMOUNT (in thousands)		NUMBER OF POLICIES	
	1983	1984	1983	1984	1983	1984
January	13%	26%	11%	22%	6%	15%
February	14	26	12	22	6	13
March	15	28	11	23	7	15
April	16	29	13	24	8	15
May	15	30	13	26	8	16
June	16	31	13	27	9	17
July	18	34	15	29	10	17
August	19	34	16	31	10	19
September	21	35	17	31	10	19
October	22		18		12	
November	23		20		13	
December	22		20		13	
Year total	18%		15%		9%	
Year to date	16%	31%	13%	26%	8%	16%

Policy Characteristics

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983
January	$11.39	$12.35	108%	$76,272	$76,512	100%	$869	$ 945	109%
February	11.07	11.80	107	75,397	76,892	102	834	907	109
March	11.99	12.21	102	73,237	77,593	106	878	948	108
April	11.52	12.02	104	72,610	78,436	108	836	943	113
May	11.23	12.07	107	72,368	82,164	114	812	991	122
June	11.42	11.97	105	73,521	82,819	113	839	991	118
July	11.57	11.88	103	72,567	85,562	118	839	1,016	121
August	11.24	11.65	104	72,127	85,248	118	811	993	122
September	11.95	12.14	102	73,635	82,454	112	880	1,001	114
October	12.20			72,808			888		
November	11.94			74,646			891		
December	12.00			81,617			979		
Year total	$11.70			$74,526			$872		
Year to date	$11.50	$11.99	104%	$73,331	$81,242	111%	$844	$974	115%

Interest Rates Quoted

	This Month	Last Month
Range	10.0%-12.8%	10.0%-12.8%
Range of middle 50%	11.0%-11.5%	11.0%-11.5%
Median	11.2%	11.2%
Number of companies reporting rates	75	75
Number of plans reported	130	128

Number of Contributors Reporting Universal Life Sales:

This month: 100
Last month: 100

GROUP SALES RESULTS

United States

	Face Amount (in millions) for 54 Companies			Number of New Master Policies for 43 Companies		
	1983	1984	1984/1983	1983	1984	1984/1983
January	$ 14,680	$10,927	74%	3,504	3,232	92%
February	9,680	11,422	118	3,363	3,553	106
March	12,442	18,607	150	4,174	3,953	95
April	13,614	7,826	57	3,947	3,700	94
May	12,740	15,479	121	3,906	3,778	97
June	12,700	11,079	87	3,950	3,660	93
July	9,392	14,814	158	3,306	3,371	102
August	10,416	15,056	145	3,672	4,004	109
September	13,556	16,649	123	3,802	3,481	92
October	11,867			3,880		
November	9,179			3,786		
December	38,367			4,187		
Year total	$168,633			45,477		
Year to date	$109,220	$121,859	112%	33,624	32,732	97%

Canada

	Face Amount (in thousands) for 20 Companies			Number of New Master Policies for 17 Companies		
	1983	1984	1984/1983	1983	1984	1984/1983
January	$ 3,423,428*	$ 904,469	26%	691	765	111%
February	1,121,703	1,736,314	155	705	904	128
March	2,170,325	1,345,827	62	825	880	107
April	933,019	829,894	89	636	830	131
May	1,470,999	1,629,752	111	976	1,359	139
June	1,114,712	2,492,063	224	979	1,110	113
July	1,879,091	1,033,192	55	853	1,042	122
August	4,903,758	1,628,379	33	770	920	119
September	1,323,648	1,773,245	134	808	891	110
October	1,388,832			781		
November	1,727,120			812		
December	2,505,904			843		
Year total	$23,962,539			9,679		
Year to date	$18,340,683	$13,373,135	73%	7,243	8,701	120%

*Includes two large cases totaling $2.354 million

CANADA

Ordinary Sales Results of 37 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES		
	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983
January	$ 21,958	$ 24,359	111%	$ 3,053,644	$ 3,435,192	112%	53,940	55,374	103%
February	28,597	31,253	109	3,809,678	4,283,052	112	72,051	74,293	103
March	30,713	33,918	110	4,156,884	4,710,934	113	76,949	76,424	99
April	27,285	29,891	110	3,721,121	4,118,505	111	69,696	68,571	98
May	29,393	33,989	116	4,098,686	4,784,842	117	74,815	78,700	105
June	34,419	38,884	113	4,720,526	5,468,736	116	82,993	86,985	105
July	28,383	31,924	112	3,780,644	4,504,396	119	66,675	67,422	101
August	26,541	27,821	105	3,602,453	4,073,782	113	63,117	60,533	96
September	30,719	31,980	104	4,218,111	4,341,675	103	78,302	69,446	89
October	32,901			4,427,052			80,550		
November	36,125			4,852,909			86,239		
December	35,466			4,674,895			74,305		
Year total	$362,500			$49,116,603			879,632		
Year to date	$258,008	$284,019	110%	$35,161,747	$39,721,114	113%	638,538	637,748	100%
Group 1—Month	$ 23,507	$ 23,408	100%	$ 3,087,173	$ 3,053,855	99%	60,711	52,399	86%
Year to date	$191,559	$200,134	104%	$25,071,970	$26,420,142	105%	482,722	463,001	96%
Group 2—Month	$ 6,425	$ 7,499	117%	$ 984,543	$ 1,116,624	113%	15,421	14,775	96%
Year to date	$ 59,942	$ 73,550	123%	$ 8,748,777	$11,621,948	133%	136,268	152,597	112%
Group 3—Month	$ 787	$ 1,073	136%	$ 146,395	$ 171,196	117%	2,170	2,272	105%
Year to date	$ 6,507	$ 10,335	159%	$ 1,341,000	$ 1,679,024	125%	19,548	22,150	113%

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983
January	$ 7.19	$ 7.09	99%	$56,612	$62,036	110%	$407	$440	108%
February	7.51	7.30	97	52,875	57,651	109	397	421	106
March	7.39	7.20	97	54,021	61,642	114	399	444	111
April	7.33	7.26	99	53,391	60,062	112	391	436	112
May	7.17	7.10	99	54,784	60,799	111	393	432	110
June	7.29	7.11	98	56,879	62,870	111	415	447	108
July	7.51	7.09	94	56,703	66,809	118	426	473	111
August	7.37	6.83	93	55,233	67,299	118	406	460	109
September	7.28	7.37	101	53,870	62,519	116	392	461	118
October	7.43			54,960			408		
November	7.44			56,273			419		
December	7.59			62,915			477		
Year total	$ 7.38			$55,838			$412		
Year to date	$ 7.34	$ 7.15	97%	$55,066	$62,283	113%	$404	$445	110%
Group 1—Month	$ 7.61	$ 7.67	101%	$50,850	$58,281	115%	$387	$447	116%
Year to date	$ 7.64	$ 7.58	99%	$51,939	$57,063	110%	$397	$432	109%
Group 2—Month	$ 6.53	$ 6.72	103%	$63,844	$75,575	118%	$417	$508	122%
Year to date	$ 6.85	$ 6.33	92%	$64,203	$76,161	119%	$440	$482	110%
Group 3—Month	$ 5.38	$ 6.27	117%	$67,463	$75,350	112%	$363	$472	130%
Year to date	$ 4.85	$ 6.16	127%	$68,600	$75,802	110%	$333	$467	140%

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Printed in U.S.A.

A6225-1

I R Code 47.40

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Ordinary companies and departments	127%	126%	117%	114%	104%	104%
Combination companies and departments	120%	112%	122%	113%	105%	97%
Group	—	—	129%	113%	105%	98%
CANADA						
All ordinary business	110%	110%	113%	113%	103%	100%
Group	—	—	151%	78%	130%	121%

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Group 3—Less than $1 billion (7)

LIMRA INTERNATIONAL

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UNITED STATES

Ordinary Sales Results of 137 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES			PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY			
	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983	
January	$ 295,052	$ 369,121	125%	$ 30,407,163	$ 35,591,526	117%	691,447	686,629	99%	$ 9.70	$10.37	107%	$43,976	$51,835	118%	$427	$538	126%	January
February	297,577	370,828	125	31,806,335	37,543,444	118	760,212	779,334	103	9.36	9.88	106	41,839	48,174	115	391	476	122	February
March	367,331	429,372	117	38,937,858	42,583,749	109	899,508	879,500	98	9.43	10.08	107	43,288	48,418	112	408	488	120	March
April	352,646	417,697	118	37,539,381	41,612,790	111	856,882	836,885	98	9.39	10.04	107	43,809	49,723	113	412	499	121	April
May	348,986	465,178	133	37,223,965	45,363,693	122	828,271	868,949	105	9.38	10.25	109	44,942	52,205	116	421	535	127	May
June	375,568	450,678	120	39,937,517	43,247,130	108	849,248	834,420	98	9.40	10.42	111	47,027	51,829	110	442	540	122	June
July	333,938	425,021	127	34,468,621	41,889,858	122	737,063	818,029*	111	9.69	10.15	105	46,765	51,208	110	453	520	115	July
August	358,196	448,147	125	38,055,883	43,053,121	113	808,425	803,102	99	9.41	10.41	111	47,074	53,609	114	443	558	126	August
September	360,069	407,817	113	37,157,440	38,308,577	103	808,008	747,070	92	9.69	10.65	110	45,986	51,278	112	446	546	122	September
October	382,237	478,054	125	38,344,928	45,111,058	118	834,190	868,597	104	9.97	10.60	106	45,967	51,936	113	458	550	120	October
November	397,545			39,497,215			822,935			10.07			47,996			483			November
December	542,060			49,424,982			938,677			10.97			52,654			577			December
Year total	$4,411,205			$452,801,288			9,834,866			$ 9.74			$46,040			$449			Year total
Year to date	$3,471,600	$4,261,913	123%	$363,879,091	$414,304,946	114%	8,073,254	8,122,515	101%	$ 9.54	$10.29	108%	$45,072	$51,007	113%	$430	$525	122%	Year to date

*Includes one company's mass-marketed ordinary sales of over 50,000 policies

116 Ordinary Companies and 11 Ordinary Departments of Combination Companies

Total group																			**Total group**
Month	$ 299,830	$ 380,079	127%	$ 32,665,206	$ 38,224,690	117%	503,183	524,191	104%	$ 9.18	$ 9.94	108%	$64,917	$72,921	112%	$596	$725	122%	**Month**
Year to date	$2,727,137	$3,437,632	126%	$312,762,844	$356,708,315	114%	4,807,424	5,001,291	104%	$ 8.72	$ 9.64	111%	$65,058	$71,323	110%	$567	$687	121%	**Year to date**
Group 1—Month	$ 193,569	$ 229,064	118%	$ 21,361,136	$ 23,562,925	110%	338,984	334,892	99%	$ 9.06	$ 9.72	107%	$63,015	$70,360	112%	$571	$684	120%	Group 1—Month
Year to date	$1,772,732	$2,153,773	121%	$206,663,208	$223,241,401	108%	3,208,704	3,192,887	100%	$ 8.58	$ 9.65	112%	$64,407	$69,918	109%	$552	$675	122%	Year to date
Group 2—Month	$ 48,741	$ 62,800	129%	$ 5,306,868	$ 6,424,955	121%	69,224	78,719	114%	$ 9.18	$ 9.77	106%	$76,662	$81,619	106%	$704	$798	113%	Group 2—Month
Year to date	$ 446,185	$ 572,662	128%	$ 51,479,707	$ 61,134,748	119%	686,965	800,586	117%	$ 8.67	$ 9.37	108%	$74,938	$76,362	102%	$650	$715	110%	Year to date
Group 3—Month	$ 29,391	$ 49,645	169%	$ 3,043,871	$ 4,567,908	150%	48,895	57,821	118%	$ 9.66	$10.87	113%	$62,253	$79,001	127%	$601	$859	143%	Group 3—Month
Year to date	$ 266,660	$ 385,245	144%	$ 28,403,231	$ 38,564,497	136%	471,582	523,140	111%	$ 9.39	$ 9.99	106%	$60,230	$73,717	122%	$565	$736	130%	Year to date
Group 4—Month	$ 17,574	$ 23,915	136%	$ 1,749,021	$ 2,259,093	129%	22,711	27,028	119%	$10.05	$10.59	105%	$77,012	$83,583	109%	$774	$885	114%	Group 4—Month
Year to date	$ 139,848	$ 203,216	145%	$ 14,307,464	$ 20,531,707	144%	202,983	245,874	121%	$ 9.77	$ 9.90	101%	$70,486	$83,505	118%	$689	$827	120%	Year to date
Group 5—Month	$ 7,078	$ 10,693	151%	$ 859,879	$ 1,053,702	123%	15,027	17,272	115%	$ 8.23	$10.15	123%	$57,222	$61,006	107%	$471	$619	131%	Group 5—Month
Year to date	$ 73,402	$ 90,579	123%	$ 8,601,114	$ 9,700,705	113%	158,485	160,573	101%	$ 8.53	$ 9.34	109%	$54,271	$60,413	111%	$463	$564	122%	Year to date
Group 6—Month	$ 3,477	$ 3,962	114%	$ 344,431	$ 356,107	103%	8,342	8,459	101%	$10.09	$11.13	110%	$41,289	$42,098	102%	$417	$468	112%	Group 6—Month
Year to date	$ 28,310	$ 32,157	114%	$ 3,308,120	$ 3,535,257	107%	78,705	78,231	99%	$ 8.56	$ 9.10	106%	$42,032	$45,190	108%	$360	$411	114%	Year to date

21 Combination Companies and Departments

Excluding weekly premium ordinary

Total group																			**Total group**
Month	$ 79,827	$ 95,623	120%	$ 5,621,073	$ 6,833,390	122%	308,391	325,254	105%	$14.20	$13.99	99%	$18,227	$21,009	115%	$259	$294	114%	**Month**
Year to date	$ 716,823	$ 801,725	112%	$ 50,500,821	$ 57,123,515	113%	3,015,159	2,934,870	97%	$14.19	$14.03	99%	$16,749	$19,464	116%	$238	$273	115%	**Year to date**
Group 7—Month	$ 39,928	$ 46,501	116%	$ 2,821,705	$ 3,272,812	116%	112,825	113,310	100%	$14.15	$14.21	100%	$25,010	$28,884	115%	$354	$410	116%	Group 7—Month
Year to date	$ 356,623	$ 393,879	110%	$ 25,488,635	$ 27,974,201	110%	1,064,648	1,043,782	98%	$13.99	$14.08	101%	$23,941	$26,801	112%	$335	$377	113%	Year to date
Group 8—Month	$ 19,961	$ 26,528	133%	$ 1,397,877	$ 1,937,493	139%	85,087	88,097	104%	$14.28	$13.69	96%	$16,429	$21,993	134%	$235	$301	128%	Group 8—Month
Year to date	$ 182,592	$ 217,839	119%	$ 12,757,679	$ 15,329,235	120%	883,456	865,242	98%	$14.31	$14.21	99%	$14,441	$17,717	123%	$207	$252	122%	Year to date
Group 9—Month	$ 19,938	$ 22,594	113%	$ 1,401,491	$ 1,623,085	116%	110,479	123,847	112%	$14.23	$13.92	98%	$12,686	$13,106	103%	$180	$182	101%	Group 9—Month
Year to date	$ 177,608	$ 190,007	107%	$ 12,254,507	$ 13,820,079	113%	1,067,055	1,025,846	96%	$14.49	$13.75	95%	$11,484	$13,472	117%	$166	$185	111%	Year to date

Weekly premium ordinary

Month	$ 2,580	$ 2,352	91%	$ 58,649	$ 52,978	90%	22,616	19,152	85%	$43.99	$44.40	101%	$ 2,593	$ 2,766	107%	$114	$123	108%	**Month**
Year to date	$ 27,640	$ 22,556	82%	$ 615,426	$ 473,116	77%	250,671	186,354	74%	$44.91	$47.68	106%	$ 2,455	$ 2,539	103%	$110	$121	110%	**Year to date**

Universal Life Sales of U.S. Contributors

Universal Life as a Percent of All Ordinary Sales

	ANNUALIZED PREMIUM (in thousands)		FACE AMOUNT (in thousands)		NUMBER OF POLICIES	
	1983	1984	1983	1984	1983	1984
January	13%	26%	11%	22%	6%	15%
February	14	26	12	22	6	13
March	15	28	11	23	7	15
April	16	29	13	24	8	15
May	15	30	13	26	8	16
June	16	31	13	27	9	17
July	18	34	15	29	10	17
August	19	34	16	31	10	19
September	21	35	17	31	10	19
October	22	36	18	33	12	21
November	23		20		13	
December	22		20		13	
Year total	18%		15%		9%	
Year to date	17%	31%	14%	27%	9%	17%

Policy Characteristics

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983
January	$11.39	$12.35	108%	$76,272	$76,512	100%	$869	$ 945	109%
February	11.07	11.80	107	75,397	76,892	102	834	907	109
March	11.99	12.21	102	73,237	77,593	106	878	948	108
April	11.52	12.02	104	72,610	78,436	108	836	943	113
May	11.23	12.07	107	72,368	82,164	114	812	991	122
June	11.42	11.97	105	73,521	82,819	113	839	991	118
July	11.57	11.88	103	72,567	85,562	118	839	1,016	121
August	11.24	11.65	104	72,127	85,248	118	811	993	122
September	11.95	12.14	102	73,635	82,454	112	880	1,001	114
October	12.20	11.68	96	72,808	82,264	113	888	961	108
November	11.94			74,646			891		
December	12.00			81,617			979		
Year total	$11.70			$74,526			$872		
Year to date	$11.60	$11.95	103%	$73,258	$81,377	111%	$850	$973	114%

Interest Rates Quoted

	This Month	Last Month
Range	9.4%-12.5%	10.0%-12.8%
Range of middle 50%	10.9%-11.6%	11.0%-11.5%
Median	11.2%	11.2%
Number of companies reporting rates	80	76
Number of plans reported	139	130
Number of new plans	10	4
Number of plans dropped	1	1

Interest Rate Movement This Month

Number of companies reporting . . .	
No change	97
Increases	13
Range of increases	0.05%-1.0%
Average increase	0.37%
Decreases	19
Range of decreases	0.23%-1.39%
Average decrease	0.71%

Number of Contributors Reporting Universal Life Sales:

This month: 100
Last month: 100

GROUP SALES RESULTS

United States

	Face Amount (in millions) for 54 Companies			Number of New Master Policies for 43 Companies		
	1983	1984	1984/1983	1983	1984	1984/1983
January	$ 14,680	$10,927	74%	3,504	3,232	92%
February	9,680	11,422	118	3,363	3,553	106
March	12,442	18,607	150	4,174	3,953	95
April	13,614	7,826	57	3,947	3,700	94
May	12,740	15,479	121	3,906	3,778	97
June	12,700	11,079	87	3,950	3,660	93
July	9,392	14,814	158	3,306	3,371	102
August	10,416	15,056	145	3,672	4,004	109
September	13,556	16,649	123	3,802	3,481	92
October	11,867	15,304	129	3,880	4,071	105
November	9,179			3,786		
December	38,367			4,187		
Year total	$168,633			45,477		
Year to date	$121,087	$137,163	113%	37,504	36,803	98%

Canada

	Face Amount (in thousands) for 20 Companies			Number of New Master Policies for 17 Companies		
	1983	1984	1984/1983	1983	1984	1984/1983
January	$ 3,423,428*	$ 904,469	26%	691	765	111%
February	1,121,703	1,736,314	155	705	904	128
March	2,170,325	1,345,827	62	825	880	107
April	933,019	829,894	89	636	830	131
May	1,470,999	1,629,752	111	976	1,359	139
June	1,114,712	2,492,063	224	979	1,110	113
July	1,879,091	1,033,192	55	853	1,042	122
August	4,903,758	1,628,379	33	770	920	119
September	1,323,648	1,773,245	134	808	891	110
October	1,388,832	2,092,257	151	781	1,013	130
November	1,727,120			812		
December	2,505,904			843		
Year total	$23,962,539			9,679		
Year to date	$19,729,515	$15,465,392	78%	8,024	9,714	121%

*Includes two large cases totaling $2,354 million

CANADA

Ordinary Sales Results of 37 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES		
	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983
January	$ 21,958	$ 24,359	111%	$ 3,053,644	$ 3,435,192	112%	53,940	55,374	103%
February	28,597	31,253	109	3,809,678	4,283,052	112	72,051	74,293	103
March	30,713	33,918	110	4,156,884	4,710,934	113	76,949	76,424	99
April	27,285	29,891	110	3,721,121	4,118,505	111	69,696	68,571	98
May	29,393	33,989	116	4,098,686	4,784,842	117	74,815	78,700	105
June	34,419	38,884	113	4,720,526	5,468,736	116	82,993	86,985	105
July	28,383	31,924	112	3,780,644	4,504,396	119	66,675	67,422	101
August	26,541	27,821	105	3,602,453	4,073,782	113	63,117	60,533	96
September	30,719	31,980	104	4,218,111	4,341,675	103	78,302	69,446	89
October	32,901	36,211	110	4,427,052	5,024,272	113	80,550	82,591	103
November	36,125			4,852,909			86,239		
December	35,466			4,674,895			74,305		
Year total	$362,500			$49,116,603			879,632		
Year to date	$290,909	$320,230	110%	$39,588,799	$44,745,386	113%	719,088	720,339	100%
Group 1—Month	$ 24,913	$ 26,094	105%	$ 3,197,887	$ 3,438,779	108%	61,637	60,427	98%
Year to date	$216,472	$226,228	105%	$28,269,857	$29,858,921	106%	544,359	523,428	96%
Group 2—Month	$ 7,155	$ 8,919	125%	$ 1,072,221	$ 1,400,516	131%	16,568	19,309	117%
Year to date	$ 67,097	$ 82,469	123%	$ 9,820,998	$13,022,464	133%	152,836	171,906	112%
Group 3—Month	$ 833	$ 1,198	144%	$ 156,944	$ 184,977	118%	2,345	2,855	122%
Year to date	$ 7,340	$ 11,533	157%	$ 1,497,944	$ 1,864,001	124%	21,893	25,005	114%

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983
January	$ 7.19	$ 7.09	99%	$56,612	$62,036	110%	$407	$440	108%
February	7.51	7.30	97	52,875	57,651	109	397	421	106
March	7.39	7.20	97	54,021	61,642	114	399	444	111
April	7.33	7.26	99	53,391	60,062	112	391	436	112
May	7.17	7.10	99	54,784	60,799	111	393	432	110
June	7.29	7.11	98	56,879	62,870	111	415	447	108
July	7.51	7.09	94	56,703	66,809	118	426	473	111
August	7.37	6.83	93	55,233	67,299	118	406	460	109
September	7.28	7.37	101	53,870	62,519	116	392	461	118
October	7.43	7.21	97	54,960	60,833	111	408	438	107
November	7.44			56,273			419		
December	7.59			62,915			477		
Year total	$ 7.38			$55,838			$412		
Year to date	$ 7.35	$ 7.16	97%	$55,054	$62,117	113%	$405	$445	110%
Group 1—Month	$ 7.79	$ 7.59	97%	$51,883	$56,908	110%	$404	$432	107%
Year to date	$ 7.66	$ 7.58	99%	$51,932	$57,045	110%	$398	$432	109%
Group 2—Month	$ 6.67	$ 6.37	96%	$64,716	$72,532	112%	$432	$462	107%
Year to date	$ 6.83	$ 6.33	93%	$64,258	$75,753	118%	$439	$480	109%
Group 3—Month	$ 5.31	$ 6.48	122%	$66,927	$64,791	97%	$355	$420	118%
Year to date	$ 4.90	$ 6.19	126%	$68,421	$74,545	109%	$335	$461	138%

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Printed in U.S.A.

A6225-1

I/R Code 47.40

November 1984

Monthly Survey of LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

Comparisons with Previous Year

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
All ordinary business	114%	122%	108%	113%	95%	100%
Ordinary companies and departments	116%	125%	108%	113%	96%	103%
Combination companies and departments	108%	111%	109%	113%	94%	97%
Group	—	—	117%	114%	99%	98%
CANADA						
All ordinary business	118%	111%	118%	114%	106%	101%
Group	—	—	83%	79%	110%	120%

This survey gives ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, indexed increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The data include mass-marketed ordinary business.

The ordinary results are based on the experience of 137 companies—and their 38 subsidiary companies—operating in the United States and 37 companies plus two subsidiaries operating in Canada. The United States contributors represent 62 percent of the preliminary 1982 United States ordinary volume and 58 percent of the ordinary policies sold; the Canadian contributors represent 68 percent of the preliminary 1982 Canadian ordinary volume, and 66 percent of the policies. Since no industry data are available on total annualized new ordinary premiums, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

Contact: Sandra S. Karp, project director
Debra L. Meyers
Elizabeth G. O'Neill
—Manpower and Market Research

Also shown are group sales volume and master policies under new or amended contracts. These results are based on the experience of 55 companies plus four subsidiaries operating in the United States and 20 companies operating in Canada. The United States contributors represent 66 percent of the preliminary 1982 United States volume of new or amended group contracts; the Canadian contributors represent 69 percent of the preliminary 1982 Canadian volume of new or amended group contracts.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1983. The in force categories and, in parentheses, the number of contributing companies or departments in each:

UNITED STATES

Ordinary companies or departments

Group 1—$14 billion or more (25)
Group 2—$7 billion to $14 billion (20)
Group 3—$4 billion to $7 billion (21)
Group 4—$2 billion to $4 billion (20)
Group 5—$1 billion to $2 billion (19)
Group 6—Less than $1 billion (22)

Combination companies or departments

Group 7—$25 billion or more (2)
Group 8—$8 billion to $25 billion (4)
Group 9—Less than $8 billion (15)

CANADA

Group 1—$4 billion or more (14)
Group 2—$1 billion to $4 billion (16)
Group 3—Less than $1 billion (7)

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Ordinary Sales Results of 137 Companies

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February	297,577	370,828	125	31,806,335	37,543,444	118	760,212	779,334	103	9.36	9.88	106	41,839	48,174	115	391	476	122	February
March	367,331	429,372	117	38,937,858	42,583,749	109	899,508	879,500	98	9.43	10.08	107	43,288	48,418	112	408	488	120	March
April	352,646	417,697	118	37,539,381	41,612,790	111	856,882	836,885	98	9.39	10.04	107	43,809	49,723	113	412	499	121	April
May	348,986	465,178	133	37,223,965	45,363,693	122	828,271	868,949	105	9.38	10.25	109	44,942	52,205	116	421	535	127	May
June	375,568	450,678	120	39,937,517	43,247,130	108	849,248	834,420	98	9.40	10.42	111	47,027	51,829	110	442	540	122	June
July	333,938	425,021	127	34,468,621	41,889,858	122	737,063	818,029*	111	9.69	10.15	105	46,765	51,208	110	453	520	115	July
August	358,196	448,147	125	38,055,883	43,053,121	113	808,425	803,102	99	9.41	10.41	111	47,074	53,609	114	443	558	126	August
September	360,069	407,817	113	37,157,440	38,308,577	103	808,008	747,070	92	9.69	10.65	110	45,986	51,278	112	446	546	122	September
October	382,237	478,054	125	38,344,928	45,111,058	118	834,190	868,597	104	9.97	10.60	106	45,967	51,936	113	458	550	120	October
November	397,545	453,443	114	39,497,215	42,542,235	108	822,935	780,749	95	10.07	10.66	106	47,996	54,489	114	483	581	120	November
December	542,060			49,424,982			938,677			10.97			52,654			577			December
Year total	$4,411,205			$452,801,288			9,834,866			$ 9.74			$46,040			$449			**Year total**
Year to date	$3,869,145	$4,715,356	122%	$403,376,306	$456,847,181	113%	8,896,189	8,903,264	100%	$ 9.59	$10.32	108%	$45,343	$51,312	113%	$435	$530	122%	**Year to date**

*Includes one company's mass-marketed ordinary sales of over 50,000 policies

116 Ordinary Companies and 11 Ordinary Departments of Combination Companies

Total group																			**Total group**
Month	$ 318,077	$ 368,053	116%	$ 33,992,803	$ 36,584,818	108%	511,604	490,228	96%	$ 9.36	$10.06	107%	$66,444	$74,628	112%	$622	$751	121%	**Month**
Year to date	$3,045,214	$3,805,685	125%	$346,755,647	$393,293,133	113%	5,319,028	5,491,519	103%	$ 8.78	$ 9.68	110%	$65,192	$71,618	110%	$573	$693	121%	**Year to date**
Group 1—Month	$ 205,846	$ 227,089	110%	$ 22,676,239	$ 22,789,866	101%	347,458	312,426	90%	$ 9.08	$ 9.96	110%	$65,263	$72,945	112%	$592	$727	123%	Group 1—Month
Year to date	$1,978,578	$2,380,862	120%	$229,339,447	$246,031,267	107%	3,556,162	3,505,313	99%	$ 8.63	$ 9.68	112%	$64,491	$70,188	109%	$556	$679	122%	Year to date
Group 2—Month	$ 53,146	$ 65,369	123%	$ 5,299,592	$ 6,310,916	119%	69,510	76,600	110%	$10.03	$10.36	103%	$76,242	$82,388	108%	$765	$853	112%	Group 2—Month
Year to date	$ 499,331	$ 638,031	128%	$ 56,779,299	$ 67,445,664	119%	756,475	877,186	116%	$ 8.79	$ 9.46	108%	$75,058	$76,889	102%	$660	$727	110%	Year to date
Group 3—Month	$ 30,397	$ 41,718	137%	$ 3,112,905	$ 4,171,569	134%	49,374	53,951	109%	$ 9.76	$10.00	102%	$63,047	$77,321	123%	$616	$773	125%	Group 3—Month
Year to date	$ 297,057	$ 426,963	144%	$ 31,516,136	$ 42,736,066	136%	520,956	577,091	111%	$ 9.43	$ 9.99	106%	$60,497	$74,054	122%	$570	$740	130%	Year to date
Group 4—Month	$ 18,493	$ 19,885	108%	$ 1,739,278	$ 2,009,206	116%	21,686	24,278	112%	$10.63	$ 9.90	93%	$80,203	$82,758	103%	$853	$819	96%	Group 4—Month
Year to date	$ 158,341	$ 223,101	141%	$ 16,046,742	$ 22,540,913	140%	224,66[illegible]	270,152	120%	$ 9.87	$ 9.90	100%	$71,424	$83,438	117%	$705	$826	117%	Year to date
Group 5—Month	$ 7,178	$ 10,528	147%	$ 833,696	$ 949,044	114%	15,960	15,748	99%	$ 8.61	$11.09	129%	$52,237	$60,264	115%	$450	$669	149%	Group 5—Month
Year to date	$ 80,580	$ 101,107	125%	$ 9,434,810	$ 10,649,749	113%	174,445	176,321	101%	$ 8.54	$ 9.49	111%	$54,085	$60,400	112%	$462	$573	124%	Year to date
Group 6—Month	$ 3,017	$ 3,464	115%	$ 331,093	$ 354,217	107%	7,616	7,225	95%	$ 9.11	$ 9.78	107%	$43,473	$49,027	113%	$396	$479	121%	Group 6—Month
Year to date	$ 31,327	$ 35,621	114%	$ 3,639,213	$ 3,889,474	107%	86,321	85,456	99%	$ 8.61	$ 9.16	106%	$42,159	$45,514	108%	$363	$417	115%	Year to date

21 Combination Companies and Departments

Excluding weekly premium ordinary

Total group																			**Total group**
Month	$ 77,236	$ 83,475	108%	$ 5,452,225	$ 5,921,291	109%	291,699	275,246	94%	$14.17	$14.10	100%	$18,691	$21,513	115%	$265	$303	114%	**Month**
Year to date	$ 794,059	$ 885,200	111%	$ 55,953,046	$ 63,044,806	113%	3,306,858	3,210,116	97%	$14.19	$14.04	99%	$16,920	$19,639	116%	$240	$276	115%	**Year to date**
Group 7—Month	$ 40,160	$ 43,276	108%	$ 2,815,694	$ 3,052,520	108%	113,303	98,720	87%	$14.26	$14.18	99%	$24,851	$30,921	124%	$354	$438	124%	Group 7—Month
Year to date	$ 396,783	$ 437,155	110%	$ 28,304,329	$ 31,026,721	110%	1,177,951	1,142,502	97%	$14.02	$14.09	100%	$24,028	$27,157	113%	$337	$383	114%	Year to date
Group 8—Month	$ 19,542	$ 21,244	109%	$ 1,361,931	$ 1,547,915	114%	83,203	79,368	95%	$14.35	$13.72	96%	$16,369	$19,503	119%	$235	$268	114%	Group 8—Month
Year to date	$ 202,134	$ 239,083	118%	$ 14,119,610	$ 16,877,150	120%	966,659	944,610	98%	$14.32	$14.17	99%	$14,607	$17,867	122%	$209	$253	121%	Year to date
Group 9—Month	$ 17,534	$ 18,955	108%	$ 1,274,600	$ 1,320,856	104%	95,193	97,158	102%	$13.76	$14.35	104%	$13,390	$13,595	102%	$184	$195	106%	Group 9—Month
Year to date	$ 195,142	$ 208,962	107%	$ 13,529,107	$ 15,140,935	112%	1,162,248	1,123,004	97%	$14.42	$13.80	96%	$11,640	$13,483	116%	$168	$186	111%	Year to date

Weekly premium ordinary

Month	$ 2,232	$ 1,915	86%	$ 52,187	$ 36,126	69%	19,632	15,275	78%	$42.77	$53.01	124%	$ 2,658	$ 2,365	89%	$114	$125	110%	**Month**
Year to date	$ 29,872	$ 24,471	82%	$ 667,613	$ 509,242	76%	270,303	201,629	75%	$44.74	$48.05	107%	$ 2,470	$ 2,526	102%	$111	$121	109%	**Year to date**

Universal Life Sales of U.S. Contributors

Universal Life as a Percent of All Ordinary Sales

	ANNUALIZED PREMIUM (in thousands)		FACE AMOUNT (in thousands)		NUMBER OF POLICIES	
	1983	1984	1983	1984	1983	1984
January	13%	26%	11%	22%	6%	15%
February	14	26	12	22	6	13
March	15	28	11	23	7	15
April	16	29	13	24	8	15
May	15	30	13	26	8	16
June	16	31	13	27	9	17
July	18	34	15	29	10	17
August	19	34	16	31	10	19
September	21	35	17	31	10	19
October	22	36	18	33	12	21
November	23	37	20	34	13	23
December	22		20		13	
Year total	18%		15%		9%	
Year to date	18%	32%	15%	28%	9%	17%

Policy Characteristics

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983
January	$11.39	$12.35	108%	$76,272	$76,512	100%	$869	$ 945	109%
February	11.07	11.80	107	75,397	76,892	102	834	907	109
March	11.99	12.21	102	73,237	77,593	106	878	948	108
April	11.52	12.02	104	72,610	78,436	108	836	943	113
May	11.23	12.07	107	72,368	82,164	114	812	991	122
June	11.42	11.97	105	73,521	82,819	113	839	991	118
July	11.57	11.88	103	72,567	85,562	118	839	1,016	121
August	11.24	11.65	104	72,127	85,248	118	811	993	122
September	11.95	12.14	102	73,635	82,454	112	880	1,001	114
October	12.20	11.68	96	72,808	82,264	113	888	961	108
November	11.94	11.66	98	74,646	80,937	108	891	944	106
December	12.00			81,617			979		
Year total	$11.70			$74,526			$872		
Year to date	$11.64	$11.92	102%	$73,438	$81,326	111%	$855	$969	113%

Interest Rates Quoted

	This Month	Last Month
Range	8.4%-12.2%	9.4%-12.5%
Range of middle 50%	11.0%-11.5%	10.9%-11.6%
Median	11.2%	11.2%
Number of companies reporting rates	84	80
Number of plans reported	152	139
Number of new plans	14	10
Number of plans dropped	1	1

Interest Rate Movement This Month

Number of plans showing . . .	
No change	98
Increases	17
Range of increases	0.2%-1.0%
Average increase	0.3%
Decreases	23
Range of decreases	0.1%-1.2%
Average decrease	0.7%

Number of Contributors Reporting Universal Life Sales:

This month: 100
Last month: 100

GROUP SALES RESULTS

United States

	Face Amount (in millions) for 54 Companies			Number of New Master Policies for 43 Companies		
	1983	1984	1984/1983	1983	1984	1984/1983
January	$ 14,680	$10,927	74%	3,504	3,232	92%
February	9,680	11,422	118	3,363	3,553	106
March	12,442	18,607	150	4,174	3,953	95
April	13,614	7,826	57	3,947	3,700	94
May	12,740	15,479	121	3,906	3,778	97
June	12,700	11,079	87	3,950	3,660	93
July	9,392	14,814	158	3,306	3,371	102
August	10,416	15,056	145	3,672	4,004	109
September	13,556	16,649	123	3,802	3,481	92
October	11,867	15,304	129	3,880	4,071	105
November	9,179	10,774	117	3,786	3,737	99
December	38,367			4,187		
Year total	$168,633			45,477		
Year to date	$130,266	$147,937	114%	41,290	40,540	98%

Canada

	Face Amount (in thousands) for 20 Companies			Number of New Master Policies for 17 Companies		
	1983	1984	1984/1983	1983	1984	1984/1983
January	$ 3,423,428*	$ 904,469	26%	691	765	111%
February	1,121,703	1,736,314	155	705	904	128
March	2,170,325	1,345,827	62	825	880	107
April	933,019	829,894	89	636	830	131
May	1,470,999	1,629,752	111	976	1,359	139
June	1,114,712	2,492,063	224	979	1,110	113
July	1,879,091	1,033,192	55	853	1,042	122
August	4,903,758	1,628,379	33	770	920	119
September	1,323,648	1,773,245	134	808	891	110
October	1,388,832	2,092,257	151	781	1,013	130
November	1,727,120	1,442,142	83	812	892	110
December	2,505,904			843		
Year total	$23,962,539			9,679		
Year to date	$21,456,635	$16,907,534	79%	8,836	10,606	120%

*Includes two large cases totaling $2,354 million

CANADA

Ordinary Sales Results of 37 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES		
	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983
January	$ 21,958	$ 24,359	111%	$ 3,053,644	$ 3,435,192	112%	53,940	55,374	103%
February	28,597	31,253	109	3,809,678	4,283,052	112	72,051	74,293	103
March	30,713	33,918	110	4,156,884	4,710,934	113	76,949	76,424	99
April	27,285	29,891	110	3,721,121	4,118,505	111	69,696	68,571	98
May	29,393	33,989	116	4,098,686	4,784,842	117	74,815	78,700	105
June	34,419	38,884	113	4,720,526	5,468,736	116	82,993	86,985	105
July	28,383	31,924	112	3,780,644	4,504,396	119	66,675	67,422	101
August	26,541	27,821	105	3,602,453	4,073,782	113	63,117	60,533	96
September	30,719	31,980	104	4,218,111	4,341,675	103	78,302	69,446	89
October	32,901	36,211	110	4,427,052	5,024,272	113	80,550	82,591	103
November	36,125	42,616	118	4,852,909	5,702,539	118	86,239	91,470	106
December	35,466			4,674,895			74,305		
Year total	$362,500			$49,116,603			879,632		
Year to date	$327,034	$362,846	111%	$44,441,708	$50,447,925	114%	805,327	811,809	101%
Group 1—Month	$ 27,200	$ 31,745	117%	$ 3,449,535	$ 4,037,810	117%	65,615	68,527	104%
Year to date	$243,672	$257,973	106%	$31,719,392	$33,896,731	107%	609,974	591,955	97%
Group 2—Month	$ 8,101	$ 9,441	117%	$ 1,245,462	$ 1,448,163	116%	18,243	19,545	107%
Year to date	$ 75,198	$ 91,910	122%	$11,066,460	$14,470,627	131%	171,079	191,451	112%
Group 3—Month	$ 824	$ 1,430	174%	$ 157,912	$ 216,566	137%	2,381	3,398	143%
Year to date	$ 8,164	$ 12,963	159%	$ 1,655,856	$ 2,080,567	126%	24,274	28,403	117%

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983
January	$ 7.19	$ 7.09	99%	$56,612	$62,036	110%	$407	$440	108%
February	7.51	7.30	97	52,875	57,651	109	397	421	106
March	7.39	7.20	97	54,021	61,642	114	399	444	111
April	7.33	7.26	99	53,391	60,062	112	391	436	112
May	7.17	7.10	99	54,784	60,799	111	393	432	110
June	7.29	7.11	98	56,879	62,870	111	415	447	108
July	7.51	7.09	94	56,703	66,809	118	426	473	111
August	7.37	6.83	93	55,233	67,299	118	406	460	109
September	7.28	7.37	101	53,870	62,519	116	392	461	118
October	7.43	7.21	97	54,960	60,833	111	408	438	107
November	7.44	7.47	100	56,273	62,343	111	419	466	111
December	7.59			62,915			477		
Year total	$ 7.38			$55,838			$412		
Year to date	$ 7.36	$ 7.19	98%	$55,185	$62,143	113%	$406	$447	110%
Group 1—Month	$ 7.89	$ 7.86	100%	$52,572	$58,923	112%	$415	$463	112%
Year to date	$ 7.68	$ 7.61	99%	$52,001	$57,262	110%	$399	$436	109%
Group 2—Month	$ 6.50	$ 6.52	100%	$68,271	$74,094	109%	$444	$483	109%
Year to date	$ 6.80	$ 6.35	93%	$64,686	$75,584	117%	$440	$480	109%
Group 3—Month	$ 5.22	$ 6.60	126%	$66,322	$63,733	96%	$346	$421	122%
Year to date	$ 4.93	$ 6.23	126%	$68,215	$73,252	107%	$336	$456	136%

Life Insurance Marketing and Research Association, Inc., P.O. Box 208, Hartford, Connecticut 06141

Printed in U.S.A.

A6225-1

I/R Code 47.40

December 1984

Monthly Survey of LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

Comparisons with Previous Year

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
All ordinary business	113%	121%	107%	113%	96%	100%
Ordinary companies and departments	111%	123%	105%	113%	92%	102%
Combination companies and departments	121%	112%	122%	114%	104%	98%
Group	—	—	56%	98%	86%	72%
CANADA						
All ordinary business	108%	111%	109%	113%	100%	101%
Group	—	—	176%	89%	137%	121%

This survey gives ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, indexed increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The data include mass-marketed ordinary business.

The ordinary results are based on the experience of 137 companies—and their 38 subsidiary companies—operating in the United States and 37 companies plus two subsidiaries operating in Canada. The United States contributors represent 62 percent of the preliminary 1982 United States ordinary volume and 58 percent of the ordinary policies sold; the Canadian contributors represent 68 percent of the preliminary 1982 Canadian ordinary volume, and 66 percent of the policies. Since no industry data are available on total annualized new ordinary premiums, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

Contact: Sandra S. Karp, project director
Debra L. Meyers
Elizabeth G. O'Neill
—Manpower and Market Research

Also shown are group sales volume and master policies under new or amended contracts. These results are based on the experience of 55 companies plus four subsidiaries operating in the United States and 20 companies operating in Canada. The United States contributors represent 66 percent of the preliminary 1982 United States volume of new or amended group contracts; the Canadian contributors represent 69 percent of the preliminary 1982 Canadian volume of new or amended group contracts.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1983. The in force categories and, in parentheses, the number of contributing companies or departments in each:

UNITED STATES

Ordinary companies or departments

Group 1—$14 billion or more (25)
Group 2—$7 billion to $14 billion (20)
Group 3—$4 billion to $7 billion (21)
Group 4—$2 billion to $4 billion (20)
Group 5—$1 billion to $2 billion (19)
Group 6—Less than $1 billion (22)

Combination companies or departments

Group 7—$25 billion or more (2)
Group 8—$8 billion to $25 billion (4)
Group 9—Less than $8 billion (15)

CANADA

Group 1—$4 billion or more (14)
Group 2—$1 billion to $4 billion (16)
Group 3—Less than $1 billion (7)

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UNITED STATES

Ordinary Sales Results of 137 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES			PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY			
	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983	
January	$ 295,052	$ 369,121	125%	$ 30,407,163	$ 35,591,526	117%	691,447	686,629	99%	$ 9.70	$10.37	107%	$43,976	$51,835	118%	$427	$ 538	126%	January
February	297,577	370,828	125	31,806,335	37,543,444	118	760,212	779,334	103	9.36	9.88	106	41,839	48,174	115	391	476	122	February
March	367,331	429,372	117	38,937,858	42,583,749	109	899,508	879,500	98	9.43	10.08	107	43,288	48,418	112	408	488	120	March
April	352,646	417,697	118	37,539,381	41,612,790	111	856,882	836,885	98	9.39	10.04	107	43,809	49,723	113	412	499	121	April
May	348,986	465,178	133	37,223,965	45,363,693	122	828,271	868,949	105	9.38	10.25	109	44,942	52,205	116	421	535	127	May
June	375,568	450,678	120	39,937,517	43,247,130	108	849,248	834,420	98	9.40	10.42	111	47,027	51,829	110	442	540	122	June
July	333,938	425,021	127	34,468,621	41,889,858	122	737,063	818,029*	111	9.69	10.15	105	46,765	51,208	110	453	520	115	July
August	358,196	448,147	125	38,055,883	43,053,121	113	808,425	803,102	99	9.41	10.41	111	47,074	53,609	114	443	558	126	August
September	360,069	407,817	113	37,157,440	38,308,577	103	808,008	747,070	92	9.69	10.65	110	45,986	51,278	112	446	546	122	September
October	382,237	478,054	125	38,344,928	45,111,058	118	834,190	868,597	104	9.97	10.60	106	45,967	51,936	113	458	550	120	October
November**	397,545	454,713	114	39,497,215	42,715,792	108	822,935	796,361	97	10.07	10.65	106	47,996	53,639	112	483	571	118	November
December	542,060	611,063	113	49,424,982	52,815,571	107	938,677	897,784	96	10.97	11.57	105	52,654	58,829	112	577	681	118	December
Year total	$4,411,205	$5,327,689	121%	$452,801,288	$509,836,309	113%	9,834,866	9,816,660	100%	$ 9.74	$10.45	107%	$46,040	$51,936	113%	$449	$ 543	121%	**Year total**

**November 1984 revised to incorporate one company's corrected data

*Includes one company's mass-marketed ordinary sales of over 50,000 policies

116 Ordinary Companies and 11 Ordinary Departments of Combination Companies

Total group																			**Total group**
Month	$ 459,949	$ 512,578	111%	$ 43,839,103	$ 46,027,505	105%	628,247	578,988	92%	$10.49	$11.14	106%	$69,780	$79,496	114%	$732	$ 885	121%	**Month**
Year to date	$3,505,163	$4,319,533	123%	$390,594,750	$439,494,195	113%	5,947,275	6,086,119	102%	$ 8.97	$ 9.83	110%	$65,676	$72,213	110%	$589	$ 710	121%	**Year to date**
Group 1—Month	$ 297,445	$ 313,867	106%	$ 28,239,864	$ 28,643,952	101%	390,385	368,314	94%	$10.53	$10.96	104%	$72,338	$77,770	108%	$762	$ 852	112%	Group 1—Month
Year to date	$2,276,023	$2,695,999	118%	$257,579,311	$274,848,776	107%	3,946,547	3,889,239	99%	$ 8.84	$ 9.81	111%	$65,267	$70,669	108%	$577	$ 693	120%	Year to date
Group 2—Month	$ 79,354	$ 97,216	123%	$ 7,666,274	$ 8,228,064	107%	122,533	94,791	77%	$10.35	$11.82	114%	$62,565	$86,802	139%	$648	$1026	158%	Group 2—Month
Year to date	$ 578,685	$ 735,247	127%	$ 64,445,573	$ 75,673,728	117%	879,008	971,977	111%	$ 8.98	$ 9.72	108%	$73,316	$77,855	106%	$658	$ 756	115%	Year to date
Group 3—Month	$ 43,608	$ 55,569	127%	$ 4,231,028	$ 5,050,316	119%	61,638	61,220	99%	$10.31	$11.00	107%	$68,643	$82,495	120%	$707	$ 908	128%	Group 3—Month
Year to date	$ 340,665	$ 482,532	142%	$ 35,747,164	$ 47,786,382	134%	582,594	638,311	110%	$ 9.53	$10.10	106%	$61,359	$74,864	122%	$585	$ 756	129%	Year to date
Group 4—Month	$ 25,383	$ 30,910	122%	$ 2,214,890	$ 2,556,320	115%	26,123	28,437	109%	$11.46	$12.09	105%	$84,787	$89,894	106%	$972	$1087	112%	Group 4—Month
Year to date	$ 183,724	$ 254,011	138%	$ 18,261,632	$ 25,097,233	137%	250,792	298,589	119%	$10.06	$10.12	101%	$72,816	$84,053	115%	$733	$ 851	116%	Year to date
Group 5—Month	$ 9,776	$ 11,063	113%	$ 1,090,732	$ 1,118,057	103%	18,643	17,922	96%	$ 8.96	$ 9.89	110%	$58,506	$62,385	107%	$524	$ 617	118%	Group 5—Month
Year to date	$ 90,356	$ 112,170	124%	$ 10,525,542	$ 11,767,806	112%	193,088	194,243	101%	$ 8.58	$ 9.53	111%	$54,512	$60,583	111%	$468	$ 577	123%	Year to date
Group 6—Month	$ 4,383	$ 3,953	90%	$ 396,315	$ 430,796	109%	8,925	8,304	93%	$11.06	$ 9.18	83%	$44,405	$51,878	117%	$491	$ 476	97%	Group 6—Month
Year to date	$ 35,710	$ 39,574	111%	$ 4,035,528	$ 4,320,270	107%	95,246	93,760	98%	$ 8.85	$ 9.16	104%	$42,370	$46,078	109%	$375	$ 422	113%	Year to date

21 Combination Companies and Departments

Excluding weekly premium ordinary

Total group																			**Total group**
Month	$ 79,508	$ 96,012	121%	$ 5,533,018	$ 6,743,305	122%	289,297	299,486	104%	$14.37	$14.24	99%	$19,126	$22,516	118%	$275	$ 321	117%	**Month**
Year to date	$ 873,567	$ 981,212	112%	$ 61,486,064	$ 69,788,111	114%	3,596,155	3,509,602	98%	$14.21	$14.06	99%	$17,098	$19,885	116%	$243	$ 280	115%	**Year to date**
Group 7—Month	$ 45,713	$ 53,262	117%	$ 3,131,672	$ 3,765,421	120%	119,774	110,206	92%	$14.60	$14.15	97%	$26,147	$34,167	131%	$382	$ 483	126%	Group 7—Month
Year to date	$ 442,496	$ 490,417	111%	$ 31,436,001	$ 34,792,142	111%	1,297,725	1,252,708	97%	$14.08	$14.10	100%	$24,224	$27,774	115%	$341	$ 391	115%	Year to date
Group 8—Month	$ 16,715	$ 21,380	128%	$ 1,174,542	$ 1,502,977	128%	79,981	81,005	101%	$14.23	$14.23	100%	$14,685	$18,554	126%	$209	$ 264	126%	Group 8—Month
Year to date	$ 218,849	$ 260,463	119%	$ 15,294,152	$ 18,380,127	120%	1,046,640	1,025,615	98%	$14.31	$14.17	99%	$14,613	$17,921	123%	$209	$ 254	122%	Year to date
Group 9—Month	$ 17,080	$ 21,370	125%	$ 1,226,804	$ 1,474,907	120%	89,542	108,275	121%	$13.92	$14.49	104%	$13,701	$13,622	99%	$191	$ 197	103%	Group 9—Month
Year to date	$ 212,222	$ 230,332	109%	$ 14,755,911	$ 16,615,842	113%	1,251,790	1,231,279	98%	$14.38	$13.86	96%	$11,788	$13,495	114%	$170	$ 187	110%	Year to date

Weekly premium ordinary

Month	$ 2,603	$ 2,473	95%	$ 52,861	$ 44,761	85%	21,133	19,310	91%	$49.24	$55.25	112%	$ 2,501	$ 2,318	93%	$123	$ 128	104%	**Month**
Year to date	$ 32,475	$ 26,944	83%	$ 720,474	$ 554,003	77%	291,436	220,939	76%	$45.07	$48.64	108%	$ 2,472	$ 2,507	101%	$111	$ 122	110%	**Year to date**

Universal Life Sales of U.S. Contributors

Universal Life as a Percent of All Ordinary Sales

	ANNUALIZED PREMIUM (in thousands)		FACE AMOUNT (in thousands)		NUMBER OF POLICIES	
	1983	1984	1983	1984	1983	1984
January	13%	26%	11%	22%	6%	15%
February	14	26	12	22	6	13
March	15	28	11	23	7	15
April	16	29	13	24	8	15
May	15	30	13	26	8	16
June	16	31	13	27	9	17
July	18	34	15	29	10	17
August	19	34	16	31	10	19
September	21	35	17	31	10	19
October	22	36	18	33	12	21
November	23	37	20	34	13	22
December	22	39	20	38	13	26
Year total	18%	33%	15%	29%	9%	18%

Policy Characteristics

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983
January	$11.39	$12.35	108%	$76,272	$76,512	100%	$869	$ 945	109%
February	11.07	11.80	107	75,397	76,892	102	834	907	109
March	11.99	12.21	102	73,237	77,593	106	878	948	108
April	11.52	12.02	104	72,610	78,436	108	836	943	113
May	11.23	12.07	107	72,368	82,164	114	812	991	122
June	11.42	11.97	105	73,521	82,819	113	839	991	118
July	11.57	11.88	103	72,567	85,562	118	839	1,016	121
August	11.24	11.65	104	72,127	85,248	118	811	993	122
September	11.95	12.14	102	73,635	82,454	112	880	1,001	114
October	12.20	11.68	96	72,808	82,264	113	888	961	108
November	11.94	11.66	98	74,646	80,937	108	891	944	106
December	12.00	12.07	101	81,617	85,445	105	979	1,032	105
Year total	$11.70	$11.94	102%	$74,526	$81,867	110%	$872	$ 978	112%

Interest Rates Quoted

	This Month	Last Month
Range	7.8%-12.5%	8.4%-12.2%
Range of middle 50%	10.8%-11.5%	11.0%-11.5%
Median	11.2%	11.2%
Number of companies reporting rates	84	84
Number of plans reported	155	152
Number of new plans	3	14
Number of plans dropped	0	1

Interest Rate Movement This Month

Number of plans showing . . .	
No change	118
Increases	4
Range of increases	0.2%-1.0%
Average increase	0.6%
Decreases	30
Range of decreases	0.1%-1.7%
Average decrease	0.5%

Number of Contributors Reporting Universal Life Sales:

This month: 101
Last month: 100

GROUP SALES RESULTS

United States

	Face Amount (in millions) for 54 Companies			Number of New Master Policies for 43 Companies		
	1983	1984	1984/1983	1983	1984	1984/1983
January	$ 14,680	$10,927	74%	3,504	3,232	92%
February	9,680	11,422	118	3,363	3,553	106
March	12,442	18,607	150	4,174	3,953	95
April	13,614	7,826	57	3,947	3,700	94
May	12,740	15,479	121	3,906	3,778	97
June	12,700	11,079	87	3,950	3,660	93
July	9,392	14,814	158	3,306	3,371	102
August	10,416	15,056	145	3,672	4,004	109
September	13,556	16,649	123	3,802	3,481	92
October	11,867	15,304	129	3,880	4,071	105
November	9,179	10,774	117	3,786	3,737	99
December	38,367	21,955	56	4,187	5,125	86
Year total	$168,633	$169,892	98%	45,477	45,665	72%

Canada

	Face Amount (in thousands) for 20 Companies			Number of New Master Policies for 17 Companies		
	1983	1984	1984/1983	1983	1984	1984/1983
January	$ 3,423,428*	$ 904,469	26%	691	765	111%
February	1,121,703	1,736,314	155	705	904	128
March	2,170,325	1,345,827	62	825	880	107
April	933,019	829,894	89	636	830	131
May	1,470,999	1,629,752	111	976	1,359	139
June	1,114,712	2,492,063	224	979	1,110	113
July	1,879,091	1,033,192	55	853	1,042	122
August	4,903,758	1,628,379	33	770	920	119
September	1,323,648	1,773,245	134	808	891	110
October	1,388,832	2,092,257	151	781	1,013	130
November	1,727,120	1,442,142	83	812	892	110
December	2,505,904	4,415,697	176	843	1,153	137
Year total	$23,962,539	$21,323,231	89%	9,679	11,759	121%

*Includes two large cases totaling $2,354 million

CANADA

Ordinary Sales Results of 37 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES		
	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983
January	$ 21,958	$ 24,359	111%	$ 3,053,644	$ 3,435,192	112%	53,940	55,374	103%
February	28,597	31,253	109	3,809,678	4,283,052	112	72,051	74,293	103
March	30,713	33,918	110	4,156,884	4,710,934	113	76,949	76,424	99
April	27,285	29,891	110	3,721,121	4,118,505	111	69,696	68,571	98
May	29,393	33,989	116	4,098,686	4,784,842	117	74,815	78,700	105
June	34,419	38,884	113	4,720,526	5,468,736	116	82,993	86,985	105
July	28,383	31,924	112	3,780,644	4,504,396	119	66,675	67,422	101
August	26,541	27,821	105	3,602,453	4,073,782	113	63,117	60,533	96
September	30,719	31,980	104	4,218,111	4,341,675	103	78,302	69,446	89
October	32,901	36,211	110	4,427,052	5,024,272	113	80,550	82,591	103
November	36,125	42,616	118	4,852,909	5,702,539	118	86,239	91,470	106
December	35,466	38,476	108	4,674,895	5,112,835	109	74,305	74,024	100
Year total	$362,500	$401,322	111%	$49,116,603	$55,560,760	113%	879,632	885,833	101%
Group 1—Month	$ 25,799	$ 29,105	113%	$ 3,205,564	$ 3,688,403	115%	54,783	55,755	102%
Year to date	$269,471	$287,078	107%	$34,924,956	$37,585,134	108%	664,757	647,710	97%
Group 2—Month	$ 8,650	$ 8,108	94%	$ 1,254,160	$ 1,233,007	98%	16,814	15,467	92%
Year to date	$ 83,848	$100,018	119%	$12,320,620	$15,703,634	127%	187,893	206,918	110%
Group 3—Month	$ 1,017	$ 1,263	124%	$ 215,171	$ 191,425	89%	2,708	2,802	103%
Year to date	$ 9,181	$ 14,226	155%	$ 1,871,027	$ 2,271,992	121%	26,982	31,205	116%

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1983	1984	1984/1983	1983	1984	1984/1983	1983	1984	1984/1983
January	$ 7.19	$ 7.09	99%	$56,612	$62,036	110%	$407	$440	108%
February	7.51	7.30	97	52,875	57,651	109	397	421	106
March	7.39	7.20	97	54,021	61,642	114	399	444	111
April	7.33	7.26	99	53,391	60,062	112	391	436	112
May	7.17	7.10	99	54,784	60,799	111	393	432	110
June	7.29	7.11	98	56,879	62,870	111	415	447	108
July	7.51	7.09	94	56,703	66,809	118	426	473	111
August	7.37	6.83	93	55,233	67,299	118	406	460	109
September	7.28	7.37	101	53,870	62,519	116	392	461	118
October	7.43	7.21	97	54,960	60,833	111	408	438	107
November	7.44	7.47	100	56,273	62,343	111	419	466	111
December	7.59	7.53	99	62,915	69,070	110	477	520	109
Year total	$ 7.38	$7.22	98%	$55,838	$62,721	112%	$412	$453	110%
Group 1—Month	$ 8.05	$ 7.89	98%	$58,514	$66,154	113%	$471	$522	111%
Year to date	$ 7.72	$ 7.64	99%	$52,538	$58,028	110%	$405	$443	109%
Group 2—Month	$ 6.90	$ 6.58	95%	$74,590	$79,719	107%	$514	$524	102%
Year to date	$ 6.81	$ 6.37	94%	$65,573	$75,893	116%	$446	$483	108%
Group 3—Month	$ 4.73	$ 6.60	140%	$79,458	$68,317	86%	$376	$451	120%
Year to date	$ 4.91	$ 6.26	127%	$69,344	$72,809	105%	$340	$456	134%

Life Insurance Marketing and Research Association, Inc., P.O. Box 208, Hartford, Connecticut 06141

Printed in U.S.A.

A6225-1

I/R Code 47.40

January 1985

Monthly Survey of LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

Comparisons with Previous Year

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
All ordinary business	121%	121%	115%	115%	101%	101%
Ordinary companies and departments	126%	126%	116%	116%	110%	110%
Combination companies and departments	101%	101%	105%	105%	87%	87%
Group	—	—	147%	147%	—	—
CANADA						
All ordinary business	110%	110%	117%	117%	100%	100%
Group	—	—	185%	185%	—	—

This survey gives ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, indexed increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The data include mass-marketed ordinary business.

The ordinary results are based on the experience of 126 companies—and their 53 subsidiary companies—operating in the United States and 35 companies plus three subsidiaries operating in Canada. The United States contributors represent 59 percent of the 1983 United States ordinary volume and 54 percent of the ordinary policies sold. The proportions represented by the Canadian contributors will be published next month. Since no industry data are available on total annualized new ordinary premiums, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The survey also provides group sales volume under new or amended contracts. These results are based on the experience of 51 companies plus four subsidiaries operating in the United States and 17 companies operating in Canada. The United States contributors represent 64 percent of the 1983 United States volume of new or amended group contracts; the Canadian group representation will be published next month.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1983. The in force categories and, in parentheses, the number of contributing companies or departments in each:

UNITED STATES

Ordinary companies or departments

Group 1—$14 billion or more (26)
Group 2—$7 billion to $14 billion (18)
Group 3—$4 billion to $7 billion (21)
Group 4—$2 billion to $4 billion (19)
Group 5—$1 billion to $2 billion (17)
Group 6—Less than $1 billion (16)

Combination companies or departments

Group 7—$25 billion or more (2)
Group 8—$8 billion to $25 billion (4)
Group 9—Less than $8 billion (12)

CANADA

Group 1—$4 billion or more (15)
Group 2—$1 billion to $4 billion (14)
Group 3—Less than $1 billion (6)

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LIMRA INTERNATIONAL

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UNITED STATES

Ordinary Sales Results of 126 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES			PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY			
	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984	
January	$ 363,514	$ 441,664	121%	$ 35,651,152	$ 40,918,369	115%	685,779	694,179	101%	$10.20	$10.79	106%	$51,986	$58,945	113%	$530	$ 636	120%	January
February	366,362			37,678,708			770,486			9.72			48,903			475			February
March	423,350			42,224,798			862,268			10.03			48,969			491			March
April	409,861			41,155,965			821,222			9.96			50,116			499			April
May	451,805			44,380,987			851,691			10.18			52,109			530			May
June	439,493			42,777,020			821,621			10.27			52,064			535			June
July	414,946			41,360,193			804,706			10.03			51,398			516			July
August	436,315			42,459,399			789,777			10.28			53,761			552			August
September	397,100			37,519,709			731,090			10.58			51,320			543			September
October	463,003			44,796,828			865,573			10.34			51,754			535			October
November	444,132			42,605,150			792,279			10.42			53,775			561			November
December	609,406			52,682,333			890,008			11.57			59,193			685			December
Year total	$5,219,287			$505,292,242			9,686,500			$10.33			$52,165			$539			Year total
Year to date	$ 363,514	$ 441,664	121%	$ 35,651,152	$ 40,918,369	115%	685,779	694,179	101%	$10.20	$10.79	106%	$51,986	$58,945	113%	$530	$ 636	120%	Year to date

108 Ordinary Companies and 9 Ordinary Departments of Combination Companies

Total group Month	$ 297,622	$ 374,767	126%	$ 31,185,892	$ 36,249,268	116%	422,953	463,690	110%	$ 9.54	$10.34	108%	$73,734	$78,176	106%	$704	$ 808	115%	Total group Month
Total group Year to date	$ 297,622	$ 374,767	126%	$ 31,185,892	$ 36,249,268	116%	422,953	463,690	110%	$ 9.54	$10.34	108%	$73,734	$78,176	106%	$704	$ 808	115%	Total group Year to date
Group 1—Month	$ 192,168	$ 237,090	123%	$ 20,380,259	$ 23,187,998	114%	285,361	306,961	108%	$ 9.43	$10.22	108%	$71,419	$75,541	106%	$673	$ 772	115%	Group 1—Month
Year to date	$ 192,168	$ 237,090	123%	$ 20,380,259	$ 23,187,998	114%	285,361	306,961	108%	$ 9.43	$10.22	108%	$71,419	$75,541	106%	$673	$ 772	115%	Year to date
Group 2—Month	$ 54,618	$ 67,711	124%	$ 5,162,433	$ 6,332,282	123%	59,270	69,521	117%	$10.58	$10.69	101%	$87,100	$91,084	105%	$922	$ 974	106%	Group 2—Month
Year to date	$ 54,618	$ 67,711	124%	$ 5,162,433	$ 6,332,282	123%	59,270	69,521	117%	$10.58	$10.69	101%	$87,100	$91,084	105%	$922	$ 974	106%	Year to date
Group 3—Month	$ 26,887	$ 36,931	137%	$ 2,748,811	$ 3,556,538	129%	40,764	45,557	112%	$ 9.78	$10.38	106%	$67,432	$78,068	116%	$660	$ 811	123%	Group 3—Month
Year to date	$ 26,887	$ 36,931	137%	$ 2,748,811	$ 3,556,538	129%	40,764	45,557	112%	$ 9.78	$10.38	106%	$67,432	$78,068	116%	$660	$ 811	123%	Year to date
Group 4—Month	$ 16,266	$ 21,040	129%	$ 1,975,927	$ 2,035,031	103%	20,272	23,235	115%	$ 8.23	$10.34	126%	$97,471	$87,585	90%	$802	$ 906	113%	Group 4—Month
Year to date	$ 16,266	$ 21,040	129%	$ 1,975,927	$ 2,035,031	103%	20,272	23,235	115%	$ 8.23	$10.34	126%	$97,471	$87,585	90%	$802	$ 906	113%	Year to date
Group 5—Month	$ 6,126	$ 9,906	162%	$ 702,392	$ 907,960	129%	12,065	13,762	114%	$ 8.72	$10.91	125%	$58,217	$65,976	113%	$508	$ 720	142%	Group 5—Month
Year to date	$ 6,126	$ 9,906	162%	$ 702,392	$ 907,960	129%	12,065	13,762	114%	$ 8.72	$10.91	125%	$58,217	$65,976	113%	$508	$ 720	142%	Year to date
Group 6—Month	$ 1,557	$ 2,089	134%	$ 216,070	$ 229,459	106%	5,221	4,654	89%	$ 7.21	$ 9.10	126%	$41,385	$49,304	119%	$298	$ 449	151%	Group 6—Month
Year to date	$ 1,557	$ 2,089	134%	$ 216,070	$ 229,459	106%	5,221	4,654	89%	$ 7.21	$ 9.10	126%	$41,385	$49,304	119%	$298	$ 449	151%	Year to date

18 Combination Companies and Departments

Excluding weekly premium ordinary

Total group Month	$ 64,012	$ 64,835	101%	$ 4,421,809	$ 4,630,936	105%	247,071	214,781	87%	$14.48	$14.00	97%	$17,897	$21,561	120%	$259	$ 302	117%	Total group Month
Total group Year to date	$ 64,012	$ 64,835	101%	$ 4,421,809	$ 4,630,936	105%	247,071	214,781	87%	$14.48	$14.00	97%	$17,897	$21,561	120%	$259	$ 302	117%	Total group Year to date
Group 7—Month	$ 31,144	$ 31,962	103%	$ 2,158,384	$ 2,335,109	108%	84,662	72,606	86%	$14.43	$13.69	95%	$25,494	$32,161	126%	$368	$ 440	120%	Group 7—Month
Year to date	$ 31,144	$ 31,962	103%	$ 2,158,384	$ 2,335,109	108%	84,662	72,606	86%	$14.43	$13.69	95%	$25,494	$32,161	126%	$368	$ 440	120%	Year to date
Group 8—Month	$ 20,657	$ 20,317	98%	$ 1,427,607	$ 1,449,850	102%	88,412	72,771	82%	$14.47	$14.01	97%	$16,147	$19,923	123%	$234	$ 279	119%	Group 8—Month
Year to date	$ 20,657	$ 20,317	98%	$ 1,427,607	$ 1,449,850	102%	88,412	72,771	82%	$14.47	$14.01	97%	$16,147	$19,923	123%	$234	$ 279	119%	Year to date
Group 9—Month	$ 12,211	$ 12,556	103%	$ 835,818	$ 845,977	101%	73,997	69,404	94%	$14.61	$14.84	102%	$11,295	$12,189	108%	$165	$ 181	110%	Group 9—Month
Year to date	$ 12,211	$ 12,556	103%	$ 835,818	$ 845,977	101%	73,997	69,404	94%	$14.61	$14.84	102%	$11,295	$12,189	108%	$165	$ 181	110%	Year to date

Weekly premium ordinary

Month	$ 1,880	$ 2,062	110%	$ 43,451	$ 38,165	88%	15,755	15,708	100%	$43.27	$54.03	125%	$ 2,758	$ 2,430	88%	$119	$ 131	110%	Month
Year to date	$ 1,880	$ 2,062	110%	$ 43,451	$ 38,165	88%	15,755	15,708	100%	$43.27	$54.03	125%	$ 2,758	$ 2,430	88%	$119	$ 131	110%	Year to date

U.S. Variable Life Sales

VL AS A PERCENT OF CONTRIBUTORS' ORDINARY SALES

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	1984	1985	1984	1985	1984	1985
January	3%	2%	2%	1%	2%	2%
February	3		2		2	
March	3		2		2	
April	3		2		2	
May	3		2		2	
June	3		2		2	
July	3		2		2	
August	3		2		2	
September	4		2		3	
October	4		2		2	
November	3		2		2	
December	3		2		2	
Year total	3%		2%		2%	
Year to date	3%	2%	2%	1%	2%	2%

Number of Contributors Reporting . . .

	THIS MONTH	LAST MONTH
Variable Life Sales	10	10
Universal Life Sales	94	93

VL POLICY CHARACTERISTICS

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984
January	$16.85	$17.02	101%	$52,596	$50,571	96%	$ 886	$861	97%
February	15.21			47,188			718		
March	15.31			46,614			714		
April	15.69			47,580			747		
May	15.41			49,105			757		
June	15.25			49,096			749		
July	15.97			48,417			773		
August	16.00			48,428			775		
September	16.37			47,494			778		
October	16.97			49,393			838		
November	15.92			48,562			773		
December	18.27			55,104			1,006		
Year total	$16.15			$49,092			$ 793		
Year to date	$16.85	$17.02	101%	$52,596	$50,571	96%	$ 886	$861	97%

U.S. Universal Life Sales

UL AS A PERCENT OF CONTRIBUTORS' ORDINARY SALES

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	1984	1985	1984	1985	1984	1985
January	25%	44%	22%	42%	15%	29%
February	26		22		14	
March	28		24		15	
April	29		24		15	
May	30		26		17	
June	31		28		18	
July	34		30		18	
August	34		31		20	
September	35		32		19	
October	36		34		21	
November	38		35		23	
December	39		39		27	
Year total	32%		29%		18%	
Year to date	25%	44%	22%	42%	15%	29%

INTEREST RATES

	THIS MONTH	LAST MONTH
Range	7.7%*-12.5%	7.8%-12.5%
Range of middle 50%	10.5%-11.3%	11.0%-11.5%
Median	11.0%	11.2%
Number of cos. reporting rates	76	73
Number of plans reported	131	131
Number of new plans	6	1
Number of plans dropped	6	0
Number of plans showing . . .		
No change	72	
Increases	4	
Range of increases	0.1%-0.2%	
Average increase	0.1%	
Decreases	49	
Range of decreases	0.2%-1.5%	
Average decrease	0.6%	

*Average monthly Treasury bill rate

UL POLICY CHARACTERISTICS

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984
January	$11.79	$11.42	97%	$76,761	$83,786	109%	$ 905	$957	106%
February	11.51			78,061			899		
March	11.63			79,104			920		
April	11.67			80,012			934		
May	11.54			82,525			952		
June	11.31			83,386			943		
July	11.34			85,898			974		
August	11.23			86,233			968		
September	11.66			84,217			982		
October	11.13			81,990			912		
November	11.16			81,818			913		
December	11.66			85,792			1,000		
Year total	$11.45			$82,616			$ 946		
Year to date	$11.79	$11.42	97%	$76,761	$83,786	109%	$ 905	$957	106%

CANADA

Ordinary Sales Results of 35 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES		
	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984
January	$ 24,823	$ 27,318	110%	$ 3,461,675	$ 4,058,967	117%	58,143	58,200	100%
February	32,836			4,408,610			80,717		
March	35,464			4,834,858			83,188		
April	31,374			4,284,039			74,499		
May	35,499			4,892,138			84,428		
June	40,362			5,693,272			93,831		
July	32,540			4,623,297			71,683		
August	28,896			4,267,005			65,990		
September	32,900			4,649,030			76,811		
October	37,426			5,335,797			90,044		
November	43,410			5,997,870			99,298		
December	38,372			5,261,965			78,760		
Year total	$413,902			$57,709,556			957,392		
Year to date	$ 24,823	$ 27,318	110%	$ 3,461,675	$ 4,058,967	117%	58,143	58,200	100%
Group 1—Month	$ 17,868	$ 20,052	112%	$ 2,373,852	$ 2,935,472	124%	43,633	43,709	100%
Year to date	$ 17,868	$ 20,052	112%	$ 2,373,852	$ 2,935,472	124%	43,633	43,709	100%
Group 2—Month	$ 6,025	$ 6,309	105%	$ 925,609	$ 974,787	105%	12,562	12,278	98%
Year to date	$ 6,025	$ 6,309	105%	$ 925,609	$ 974,787	105%	12,562	12,278	98%
Group 3—Month	$ 930	$ 957	103%	$ 162,214	$ 148,708	92%	1,948	2,213	114%
Year to date	$ 930	$ 957	103%	$ 162,214	$ 148,708	92%	1,948	2,213	114%

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984
January	$ 7.17	$ 6.73	94%	$59,537	$69,742	117%	$427	$469	110%
February	7.45			54,618			407		
March	7.34			58,120			426		
April	7.32			57,505			421		
May	7.26			57,944			420		
June	7.09			60,676			430		
July	7.04			64,496			454		
August	6.77			64,661			438		
September	7.08			60,526			428		
October	7.01			59,258			416		
November	7.24			60,403			437		
December	7.29			66,810			487		
Year total	$ 7.17			$60,278			$432		
Year to date	$ 7.17	$ 6.73	94%	$59,537	$69,742	117%	$427	$469	110%
Group 1—Month	$ 7.53	$ 6.83	91%	$54,405	$67,159	123%	$410	$459	112%
Year to date	$ 7.53	$ 6.83	91%	$54,405	$67,159	123%	$410	$459	112%
Group 2—Month	$ 6.51	$ 6.47	99%	$73,683	$79,393	108%	$480	$514	107%
Year to date	$ 6.51	$ 6.47	99%	$73,683	$79,393	108%	$480	$514	107%
Group 3—Month	$ 5.73	$ 6.44	112%	$83,272	$67,197	81%	$477	$432	91%
Year to date	$ 5.73	$ 6.44	112%	$83,272	$67,197	81%	$477	$432	91%

Canadian Universal Life Sales

UL AS A PERCENT OF CONTRIBUTORS' ORDINARY SALES

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	1984	1985	1984	1985	1984	1985
January	5%	16%	5%	13%	4%	10%
February	6		6		4	
March	5		5		3	
April	6		6		4	
May	7		6		4	
June	7		7		4	
July	9		7		6	
August	9		8		6	
September	10		8		6	
October	11		10		7	
November	12		9		8	
December	17		13		11	
Year total	9%		8%		6%	
Year to date	5%	16%	5%	13%	4%	10%

Number of Contributors Reporting . . .

	THIS MONTH	LAST MONTH
Universal Life Sales	11	10

UL POLICY CHARACTERISTICS

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984
January	$7.68	$8.32	108%	$75,393	$90,081	119%	$579	$750	130%
February	7.41			81,874			606		
March	6.91			94,053			650		
April	7.49			78,765			590		
May	7.67			80,386			617		
June	7.50			89,314			670		
July	8.37			82,151			687		
August	8.18			78,663			643		
September	8.97			78,994			709		
October	8.20			77,977			640		
November	9.06			74,085			671		
December	9.36			81,127			759		
Year total	$8.29			$80,389			$666		
Year to date	$7.68	$8.32	108%	$75,393	$90,081	119%	$579	$750	130%

Group Sales Results

United States Face Amount (in millions) for 51 Companies

	1984	1985	1985/84
January	$ 10,549	$15,546	147%
February	11,026		
March	20,921		
April	8,431		
May	16,189		
June	11,960		
July	15,369		
August	16,461		
September	17,421		
October	15,590		
November	11,514		
December	22,853		
Year total	$178,284		
Year to date	$ 10,549	$15,546	147%

Canada Face Amount (in thousands) for 17 Companies

	1984	1985	1985/84
January	$ 900,590	$1,664,151	185%
February	1,601,249		
March	1,106,126		
April	735,812		
May	1,588,100		
June	2,472,593		
July	986,164		
August	1,582,470		
September	1,714,314		
October	2,046,864		
November	1,433,071		
December	4,380,070		
Year total	$20,547,423		
Year to date	$ 900,590	$1,664,151	185%

NOTE: The U.S. group sales growth ratios shown in the December 1984 survey were incorrect. The correct 1984/1983 face amount ratios are: December, 57%; December year-to-date, 101%.

Life Insurance Marketing and Research Association, Inc., P.O. Box 208, Hartford, Connecticut 06141

Printed in U.S.A.

I/R Code 47.40

February 1985

AG225-1

Monthly Survey of

LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

Comparisons with Previous Year

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
All ordinary business	118%	120%	108%	111%	95%	98%
Ordinary companies and departments	119%	123%	107%	112%	99%	104%
Combination companies and departments	113%	107%	113%	109%	89%	88%
Group	—	—	152%	150%	—	—
CANADA						
All ordinary business	101%	105%	104%	110%	93%	96%
Group	—	—	57%	103%	—	—

This survey gives ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, indexed increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The data include mass-marketed ordinary business.

The ordinary results are based on the experience of 126 companies—and their 53 subsidiary companies—operating in the United States and 35 companies plus three subsidiaries operating in Canada. The United States contributors represent 59 percent of the 1983 United States ordinary volume and 54 percent of the ordinary policies sold. The Canadian contributors represent 75 percent of the 1983 Canadian ordinary volume sold. Since no industry data are available on total annualized new ordinary premiums, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The survey also provides group sales volume under new or amended contracts. These results are based on the experience of 51 companies plus four subsidiaries operating in the United States and 17 companies operating in Canada. The United States contributors represent 64 percent of the 1983 United States volume of new or amended group contracts; the Canadian contributors represent 67 percent of the 1983 Canadian volume of new or amended group contracts.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1983. The in force categories and, in parentheses, the number of contributing companies or departments in each:

UNITED STATES

Ordinary companies or departments

Group 1—$14 billion or more (26)
Group 2—$7 billion to $14 billion (18)
Group 3—$4 billion to $7 billion (21)
Group 4—$2 billion to $4 billion (19)
Group 5—$1 billion to $2 billion (17)
Group 6—Less than $1 billion (16)

Combination companies or departments

Group 7—$25 billion or more (2)
Group 8—$8 billion to $25 billion (4)
Group 9—Less than $8 billion (12)

CANADA

Group 1—$4 billion or more (15)
Group 2—$1 billion to $4 billion (14)
Group 3—Less than $1 billion (6)

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LIMRA INTERNATIONAL

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UNITED STATES

Ordinary Sales Results of 126 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES			PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY			
	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984	
January	$ 363,514	$ 441,664	121%	$ 35,651,152	$ 40,918,369	115%	685,779	694,179	101%	$10.20	$10.79	106%	$51,986	$58,945	113%	$530	$ 636	120%	January
February	366,362	431,552	118	37,678,708	40,703,152	108	770,486	733,598	95	9.72	10.60	109	48,903	55,484	113	475	588	124	February
March	423,350			42,224,798			862,268			10.03			48,969			491			March
April	409,861			41,155,965			821,222			9.96			50,116			499			April
May	451,805			44,380,987			851,691			10.18			52,109			530			May
June	439,493			42,777,020			821,621			10.27			52,064			535			June
July	414,946			41,360,193			804,706			10.03			51,398			516			July
August	436,315			42,459,399			789,777			10.28			53,761			552			August
September	397,100			37,519,709			731,090			10.58			51,320			543			September
October	463,003			44,796,828			865,573			10.34			51,754			535			October
November	444,132			42,605,150			792,279			10.42			53,775			561			November
December	609,406			52,682,333			890,008			11.57			59,193			685			December
Year total	$5,219,287			$505,292,242			9,686,500			$10.33			$52,165			$539			Year total
Year to date	$ 729,876	$ 873,216	120%	$ 73,329,860	$ 81,621,521	111%	1,456,265	1,427,777	98%	$ 9.95	$10.70	108%	$50,355	$57,167	114%	$501	$ 612	122%	Year to date

108 Ordinary Companies and 9 Ordinary Departments of Combination Companies

Total group																			**Total group**
Month	$ 294,483	$ 350,975	119%	$ 32,579,513	$ 34,981,315	107%	466,066	462,736	99%	$ 9.04	$10.03	111%	$69,903	$75,597	108%	$632	$ 758	120%	**Month**
Year to date	$ 592,105	$ 725,742	123%	$ 63,765,405	$ 71,230,583	112%	889,019	926,426	104%	$ 9.29	$10.19	110%	$71,726	$76,888	107%	$666	$ 783	118%	**Year to date**
Group 1—Month	$ 193,615	$ 219,889	114%	$ 21,554,919	$ 22,550,956	105%	316,955	308,174	97%	$ 8.98	$ 9.75	109%	$68,006	$73,176	108%	$611	$ 714	117%	Group 1—Month
Year to date	$ 385,783	$ 456,979	118%	$ 41,935,178	$ 45,738,954	109%	602,316	615,135	102%	$ 9.20	$ 9.99	109%	$69,623	$74,356	107%	$640	$ 743	116%	Year to date
Group 2—Month	$ 45,951	$ 63,291	138%	$ 4,994,208	$ 5,961,124	119%	60,984	67,385	110%	$ 9.20	$10.62	115%	$81,894	$88,464	108%	$753	$ 939	125%	Group 2—Month
Year to date	$ 100,569	$ 131,002	130%	$ 10,156,641	$ 12,293,406	121%	120,254	136,906	114%	$ 9.90	$10.66	108%	$84,460	$89,795	106%	$836	$ 957	114%	Year to date
Group 3—Month	$ 28,927	$ 36,814	127%	$ 3,018,928	$ 3,418,387	113%	46,144	44,612	97%	$ 9.58	$10.77	112%	$65,424	$76,625	117%	$627	$ 825	132%	Group 3—Month
Year to date	$ 55,814	$ 73,745	132%	$ 5,767,739	$ 6,974,925	121%	86,908	90,169	104%	$ 9.68	$10.57	109%	$66,366	$77,354	117%	$642	$ 818	127%	Year to date
Group 4—Month	$ 17,734	$ 19,813	112%	$ 1,974,551	$ 1,939,460	98%	21,389	22,411	105%	$ 8.98	$10.22	114%	$92,316	$86,541	94%	$829	$ 884	107%	Group 4—Month
Year to date	$ 34,000	$ 40,853	120%	$ 3,950,478	$ 3,974,491	101%	41,661	45,646	110%	$ 8.61	$10.28	119%	$94,824	$87,072	92%	$816	$ 895	110%	Year to date
Group 5—Month	$ 6,099	$ 8,686	142%	$ 741,097	$ 825,628	111%	13,864	14,257	103%	$ 8.23	$10.52	128%	$53,455	$57,910	108%	$440	$ 609	138%	Group 5—Month
Year to date	$ 12,225	$ 18,592	152%	$ 1,443,489	$ 1,733,588	120%	25,929	28,019	108%	$ 8.47	$10.72	127%	$55,671	$61,872	111%	$471	$ 664	141%	Year to date
Group 6—Month	$ 2,157	$ 2,482	115%	$ 295,810	$ 285,760	97%	6,730	5,897	88%	$ 7.29	$ 8.69	119%	$43,954	$48,459	110%	$321	$ 421	131%	Group 6—Month
Year to date	$ 3,714	$ 4,571	123%	$ 511,880	$ 515,219	101%	11,951	10,551	88%	$ 7.26	$ 8.87	122%	$42,832	$48,831	114%	$311	$ 433	139%	Year to date

18 Combination Companies and Departments

Excluding weekly premium ordinary

Total group																			**Total group**
Month	$ 69,748	$ 78,620	113%	$ 5,047,691	$ 5,683,187	113%	285,735	255,305	89%	$13.82	$13.83	100%	$17,666	$22,260	126%	$244	$ 308	126%	**Month**
Year to date	$ 133,760	$ 143,455	107%	$ 9,469,500	$ 10,314,123	109%	532,806	470,086	88%	$14.13	$13.91	98%	$17,773	$21,941	123%	$251	$ 305	122%	**Year to date**
Group 7—Month	$ 36,685	$ 43,729	119%	$ 2,691,031	$ 3,184,360	118%	107,307	98,142	91%	$13.63	$13.73	101%	$25,078	$32,446	129%	$342	$ 446	130%	Group 7—Month
Year to date	$ 67,829	$ 75,691	112%	$ 4,849,415	$ 5,519,469	114%	191,969	170,748	89%	$13.99	$13.71	98%	$25,261	$32,325	128%	$353	$ 443	125%	Year to date
Group 8—Month	$ 18,986	$ 21,867	115%	$ 1,407,425	$ 1,621,594	115%	93,982	84,927	90%	$13.49	$13.48	100%	$14,975	$19,094	128%	$202	$ 257	127%	Group 8—Month
Year to date	$ 39,643	$ 42,184	106%	$ 2,835,032	$ 3,071,444	108%	182,394	157,698	86%	$13.98	$13.73	98%	$15,543	$19,477	125%	$217	$ 267	123%	Year to date
Group 9—Month	$ 14,077	$ 13,024	93%	$ 949,235	$ 877,233	92%	84,446	72,236	86%	$14.83	$14.85	100%	$11,241	$12,144	108%	$167	$ 180	108%	Group 9—Month
Year to date	$ 26,288	$ 25,580	97%	$ 1,785,053	$ 1,723,210	97%	158,443	141,640	89%	$14.73	$14.84	101%	$11,266	$12,166	108%	$166	$ 181	109%	Year to date

Weekly premium ordinary

Month	$ 2,131	$ 1,957	92%	$ 51,504	$ 38,650	75%	18,685	15,557	83%	$41.38	$50.63	122%	$ 2,756	$ 2,484	90%	$114	$ 126	111%	**Month**
Year to date	$ 4,011	$ 4,019	100%	$ 94,955	$ 76,815	81%	34,440	31,265	91%	$42.24	$52.32	124%	$ 2,757	$ 2,457	89%	$116	$ 129	111%	**Year to date**

U.S. Variable Life Sales

VL AS A PERCENT OF CONTRIBUTORS' ORDINARY SALES

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	1984	1985	1984	1985	1984	1985
January	3%	2%	2%	1%	2%	2%
February	3	3	2	2	2	2
March	3		2		2	
April	3		2		2	
May	3		2		2	
June	3		2		2	
July	3		2		2	
August	3		2		2	
September	4		2		3	
October	4		2		2	
November	3		2		2	
December	3		2		2	
Year total	3%		2%		2%	
Year to date	3%	2%	2%	1%	2%	2%

Number of Contributors Reporting . . .

	THIS MONTH	LAST MONTH
Variable Life Sales	10	10
Universal Life Sales	95	95

VL POLICY CHARACTERISTICS

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984
January	$16.85	$17.02	101%	$52,596	$50,571	96%	$ 886	$861	97%
February	15.21	18.48	121	47,188	48,550	103	718	897	125
March	15.31			46,614			714		
April	15.69			47,580			747		
May	15.41			49,105			757		
June	15.25			49,096			749		
July	15.97			48,417			773		
August	16.00			48,428			775		
September	16.37			47,494			778		
October	16.97			49,393			838		
November	15.92			48,562			773		
December	18.27			55,104			1,006		
Year total	$16.15			$49,092			$ 793		
Year to date	$15.98	$17.79	111%	$49,556	$49,489	100%	$ 792	$880	111%

U.S. Universal Life Sales

UL AS A PERCENT OF CONTRIBUTORS' ORDINARY SALES

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	1984	1985	1984	1985	1984	1985
January	25%	44%	22%	42%	15%	29%
February	26	45	22	41	14	27
March	28		24		15	
April	29		24		15	
May	30		26		17	
June	31		28		18	
July	34		30		18	
August	34		31		20	
September	35		32		19	
October	36		34		21	
November	38		35		23	
December	39		39		27	
Year total	32%		29%		18%	
Year to date	26%	44%	22%	41%	14%	28%

INTEREST RATES

	THIS MONTH	LAST MONTH
Range	7.7%-12.0%	7.7%*-12.5%
Range of middle 50%	10.5%-11.9%	10.5%-11.3%
Median	11.0%	11.0%
Number of cos. reporting rates	80	76
Number of plans reported	139	131
Number of new plans	9	6
Number of plans dropped	1	6
Number of plans showing . . .		
No change	96	
Increases	7	
Range of increases	0.1%-0.6%	
Average increase	0.4%	
Decreases	27	
Range of decreases	0.1%-1.0%	
Average decrease	0.5%	

*Average monthly Treasury bill rate

UL POLICY CHARACTERISTICS

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984
January	$11.79	$11.42	97%	$76,761	$83,786	109%	$ 905	$957	106%
February	11.51	11.47	100	78,061	84,276	108	899	967	108
March	11.63			79,104			920		
April	11.67			80,012			934		
May	11.54			82,525			952		
June	11.31			83,386			943		
July	11.34			85,898			974		
August	11.23			86,233			968		
September	11.66			84,217			982		
October	11.13			81,990			912		
November	11.16			81,818			913		
December	11.66			85,792			1,000		
Year total	$11.45			$82,616			$ 946		
Year to date	$11.65	$11.44	98%	$77,428	$84,028	109%	$ 902	$962	107%

CANADA

Ordinary Sales Results of 35 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES		
	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984
January	$ 24,823	$ 27,318	110%	$ 3,461,675	$ 4,058,967	117%	58,143	58,200	100%
February	32,836	33,204	101	4,408,610	4,591,930	104	80,717	74,837	93
March	35,464			4,834,858			83,188		
April	31,374			4,284,039			74,499		
May	35,499			4,892,138			84,428		
June	40,362			5,693,272			93,831		
July	32,540			4,623,297			71,683		
August	28,896			4,267,005			65,990		
September	32,900			4,649,030			76,811		
October	37,426			5,335,797			90,044		
November	43,410			5,997,870			99,298		
December	38,372			5,261,965			78,760		
Year total	$413,902			$57,709,556			957,392		
Year to date	$ 57,659	$ 60,522	105%	$ 7,870,285	$ 8,650,897	110%	138,860	133,037	96%
Group 1—Month	$ 25,348	$ 25,351	100%	$ 3,204,725	$ 3,402,336	106%	64,049	58,748	92%
Year to date	$ 43,216	$ 45,403	105%	$ 5,578,577	$ 6,337,808	114%	107,682	102,457	95%
Group 2—Month	$ 6,575	$ 6,874	105%	$ 1,040,009	$ 1,029,453	99%	14,430	13,726	95%
Year to date	$ 12,600	$ 13,183	105%	$ 1,965,618	$ 2,004,240	102%	26,992	26,004	96%
Group 3—Month	$ 913	$ 979	107%	$ 163,876	$ 160,141	98%	2,238	2,363	106%
Year to date	$ 1,843	$ 1,936	105%	$ 326,090	$ 308,849	95%	4,186	4,576	109%

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984
January	$ 7.17	$ 6.73	94%	$59,537	$69,742	117%	$427	$469	110%
February	7.45	7.23	97	54,618	61,359	112	407	444	109
March	7.34			58,120			426		
April	7.32			57,505			421		
May	7.26			57,944			420		
June	7.09			60,676			430		
July	7.04			64,496			454		
August	6.77			64,661			438		
September	7.08			60,526			428		
October	7.01			59,258			416		
November	7.24			60,403			437		
December	7.29			66,810			487		
Year total	$ 7.17			$60,278			$432		
Year to date	$ 7.33	$ 7.00	95%	$56,678	$65,026	115%	$415	$455	110%
Group 1—Month	$ 7.91	$ 7.45	94%	$50,036	$57,914	116%	$396	$432	109%
Year to date	$ 7.75	$ 7.16	92%	$51,806	$61,858	119%	$401	$443	110%
Group 2—Month	$ 6.32	$ 6.68	106%	$72,073	$75,000	104%	$456	$501	110%
Year to date	$ 6.41	$ 6.58	103%	$72,822	$77,074	106%	$467	$507	109%
Group 3—Month	$ 5.57	$ 6.11	110%	$73,224	$67,770	93%	$408	$414	101%
Year to date	$ 5.65	$ 6.27	111%	$77,900	$67,493	87%	$440	$423	96%

Canadian Universal Life Sales

UL AS A PERCENT OF CONTRIBUTORS' ORDINARY SALES

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	1984	1985	1984	1985	1984	1985
January	5%	16%	5%	13%	4%	10%
February	6	14	6	11	4	8
March	5		5		3	
April	6		6		4	
May	7		6		4	
June	7		7		4	
July	9		7		6	
August	9		8		6	
September	10		8		6	
October	11		10		7	
November	12		9		8	
December	17		13		11	
Year total	9%		8%		6%	
Year to date	5%	15%	5%	12%	4%	9%

Number of Contributors Reporting . . .

	THIS MONTH	LAST MONTH
Universal Life Sales	11	11

UL POLICY CHARACTERISTICS

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984
January	$7.68	$8.32	108%	$75,393	$90,081	119%	$579	$750	130%
February	7.41	9.32	126	81,874	80,631	98	606	751	124
March	6.91			94,053			650		
April	7.49			78,765			590		
May	7.67			80,386			617		
June	7.50			89,314			670		
July	8.37			82,151			687		
August	8.18			78,663			643		
September	8.97			78,994			709		
October	8.20			77,977			640		
November	9.06			74,085			671		
December	9.36			81,127			759		
Year total	$8.29			$80,389			$666		
Year to date	$7.52	$8.81	117%	$79,134	$85,189	108%	$595	$751	126%

Group Sales Results

United States
Face Amount (in millions)
for 51 Companies

	1984	1985	1985/1984
January	$ 10,549	$15,546	147%
February	11,026	16,772	152
March	20,921		
April	8,431		
May	16,189		
June	11,960		
July	15,369		
August	16,461		
September	17,421		
October	15,590		
November	11,514		
December	22,853		
Year total	$178,284		
Year to date	$ 21,575	$32,318	150%

Canada
Face Amount (in thousands)
for 17 Companies

	1984	1985	1985/1984
January	$ 900,590	$1,664,151	185%
February	1,601,249	920,708	57
March	1,106,126		
April	735,812		
May	1,588,100		
June	2,472,593		
July	986,164		
August	1,582,470		
September	1,714,314		
October	2,046,864		
November	1,433,071		
December	4,380,070		
Year total	$20,547,423		
Year to date	$ 2,501,839	$2,584,859	103%

Life Insurance Marketing and Research Association, Inc., P.O. Box 208, Hartford, Connecticut 06141

Printed in U.S.A.

I/R Code 47.40

January 1985

Supplement to Monthly Survey of

LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

1985 CONTRIBUTORS

United States

Ordinary Companies or Departments

GROUP I

Ætna Life & Casualty*
Aid Association for Lutherans
Allstate Life (Illinois)
American General Life Companies
(includes American Amicable Life, American General Life [Texas], American General Life of Delaware, American General Life of Oklahoma, Cal-Western Life, Pioneer American, and Republic National Life)
Bankers Life (Iowa)*
Connecticut General Life*
Connecticut Mutual Life
(includes C. M. Life)
Equitable Life of the United States*
(includes Equitable Variable Life)
Farmers New World Life
Franklin Life
John Hancock Mutual Life*
(includes John Hancock Variable Life)
Lincoln National Life*
(includes First Penn-Pacific Life)
Massachusetts Mutual Life
(includes MML Life and MML Bay State Life)
Metropolitan Life*
(includes Metropolitan Insurance and Annuity and Metropolitan Tower Life)
MONY
(includes MONY Life of America)
Mutual Benefit Life*
(includes MBL Life)
New England Life
(includes New England Variable Life)
New York Life*
(includes New York Life and Annuity)
Northwestern Mutual Life
Penn Mutual
(includes Penn Insurance and Annuity and Penn Republic Life)
Phoenix Mutual Life
Prudential of America*
(includes Pruco Life and Pruco Life of New Jersey)
Security-Connecticut Life
State Farm Life
Transamerica Occidental Life*
(includes Transamerica Assurance)
Travelers*

GROUP II

Crown Life
General American Life*
Guardian Life of America
Home Life (New York)*
(includes Home Life Financial)
IDS Life (Minnesota)*
Life of Virginia*
(includes American Agency Life and Virginia Life of New York)
Manufacturers Life
(includes Manufacturers Life of America)
Minnesota Mutual Life*
National Life (Vermont)
Nationwide Life
Northwestern National Life*
(includes Northern Life [Washington] and North Atlantic Life*)
Provident Life and Accident*
Provident Mutual Life of Philadelphia*
(includes Providentmutual Variable Life)
Southern Farm Bureau Life
Southwestern Life
State Mutual Life of America*
(includes SMA Life)
United of Omaha Life*
USAA Life

GROUP III

Acacia Group
American National Insurance*
Bankers Life and Casualty (Illinois)*
Business Men's Assurance*
(includes Assurance Life)
Central Life (Iowa)
Century Companies of America
Columbus Mutual Life
Connecticut National Life
Country Life
(includes Mid-America Investors)
E. F. Hutton Life
Equitable Life of Iowa
Great Southern Life*
Great-West Life*
The Hartford*
Integon Life
Jefferson Standard
Kansas City Life
(includes National Reserve Life)
Ohio National Life Companies
Pacific Mutual Life*
(includes Pacific Financial Life)
Sun Life of Canada (Canada)*
(includes Sun Life of Canada [U.S.])
Western Life
(includes St. Paul Life)

GROUP IV

American Mutual Life
American United Life*
Bankers Life Nebraska*
Berkshire Life
Confederation Life*
Guarantee Mutual Life (Nebraska)
Guardsman Life
Investors Guaranty Life
Jefferson National Life
Lafayette Life*
Liberty Life (South Carolina)*
Monarch Life (Massachusetts)*
(includes Springfield Life)
Pan-American Life*
(includes Pan American Assurance)
Security Mutual Life of New York
Sentry Life (Wisconsin)
Southland Life
Standard (Oregon)*
Union Central Life
Union Mutual Life
(includes Unionmutual Stock Life of America and Unionmutual Stock Life of New York)

GROUP V

Canada Life Companies*
Continental American Life
Federated Guaranty Life
Government Personnel Mutual Life
Kansas Farm Life
Lamar Life
Midland Mutual Life
Midwestern United Life
Mutual Security Life*
Mutual Trust Life
National Guardian Life*
North American Life and Casualty
Reserve Life
Security Mutual Life (Nebraska)*
Shelter Life*
State Farm Life and Accident
Western States Life

GROUP VI

American Life of New York
Argus Life
Assumption Mutual Life
Boston Mutual Life*
Commonwealth Life*
Cotton States Life and Health
Dominion Life
Durham Life
Employers Life of Wausau*
Farmers and Traders Life
Harleysville Life
Life of Cincinnati
Mutual Service Life*
Old Faithful Life
Pioneer Mutual Life
Southern Life

Combination Companies or Departments

GROUP VII

John Hancock Mutual Life
(includes John Hancock Variable Life)
Prudential of America
(includes Pruco Life and Pruco Life of New Jersey)

GROUP VIII

American General Life and Accident
(includes American General Life of Delaware, American General Life of Oklahoma, and Life and Casualty)
American National Insurance
Liberty National Life
Western-Southern Life
(includes Western-Southern Life Assurance)

GROUP IX

Boston Mutual Life
Commonwealth Life
Commonwealth Life and Accident
Durham Life
Home Beneficial Life
Home Security Life (North Carolina)
Liberty Life (South Carolina)
Life of Georgia*
Southern Life
Southland Life
United Family Life
United of America

Canada

GROUP I

Ætna Canada*
Canada Life*
Confederation Life*
Crown Life
Great-West Life*
Industrial Life (Canada)*
(includes North West Life)
London Life*
Manufacturers Life
Metropolitan Life*
Mutual Life of Canada*
North American Life (Canada)
Prudential (England)*
Prudential of America*
Sun Life of Canada*
Transamerica Occidental Life*
(includes Transamerica Life of Canada)

GROUP II

Alliance Mutuelle*
Allstate Life of Canada
L'Assurance-Vie Desjardins
Commercial Union (Canada)
Co-operators Life
Dominion Life
Equitable Life of Canada
Fidelity Life (Canada)
Imperial Life of Canada*
National Life of Canada*
New York Life*
(includes New York Life of Canada)
Royal (Canada)
La Solidarite
Zurich Life of Canada

GROUP III

Assumption Mutual Life
Financial Life of Canada
MONY Life of Canada
State Farm Life
Travelers Life of Canada
L'Union-Vie

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1983. The in force categories and, in parentheses, the number of contributing companies or departments in each:

UNITED STATES

Ordinary companies or departments
Group 1 – $14 billion or more (26)
Group 2 – $7 billion to $15 billion (18)
Group 3 – $4 billion to $7 billion (21)
Group 4 – $2 billion to $4 billion (19)
Group 5 – $1 billion to $2 billion (17)
Group 6 – Less than $1 billion (16)

Combination companies or departments
Group 7 – $25 billion or more (2)
Group 8 – $8 billion to $25 billion (4)
Group 9 – Less than $8 billion (12)

CANADA
Group 1 – $4 billion or more (15)
Group 2 – $1 billion to $4 billion (14)
Group 3 – Less than $1 billion (6)

*Company contributes both ordinary and group data.

Companies contributing group data only: U.S. – Shenandoah Life, Washington National; Canada – Æterna-Vie

A6225-1
I/R Code 47.40

March 1985

Monthly Survey of LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

Comparisons with Previous Year

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
All ordinary business	115%	118%	108%	110%	96%	97%
Ordinary companies and departments	116%	120%	107%	110%	98%	102%
Combination companies and departments	114%	110%	116%	112%	93%	90%
Group	—	—	100%	125%	—	—
CANADA						
All ordinary business	104%	105%	103%	107%	97%	96%
Group	—	—	143%	116%	—	—

This survey gives ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, indexed increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The data include mass-marketed ordinary business.

The ordinary results are based on the experience of 126 companies—and their 53 subsidiary companies—operating in the United States and 35 companies plus three subsidiaries operating in Canada. The United States contributors represent 59 percent of the 1983 United States ordinary volume and 54 percent of the ordinary policies sold. The Canadian contributors represent 75 percent of the 1983 Canadian ordinary volume sold. Since no industry data are available on total annualized new ordinary premiums, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The survey also provides group sales volume under new or amended contracts. These results are based on the experience of 51 companies plus four subsidiaries operating in the United States and 17 companies operating in Canada. The United States contributors represent 64 percent of the 1983 United States volume of new or amended group contracts; the Canadian contributors represent 67 percent of the 1983 Canadian volume of new or amended group contracts.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1983. The in force categories and, in parentheses, the number of contributing companies or departments in each:

UNITED STATES

Ordinary companies or departments

Group 1—$14 billion or more (26)
Group 2—$7 billion to $14 billion (18)
Group 3—$4 billion to $7 billion (21)
Group 4—$2 billion to $4 billion (19)
Group 5—$1 billion to $2 billion (17)
Group 6—Less than $1 billion (16)

Combination companies or departments

Group 7—$25 billion or more (2)
Group 8—$8 billion to $25 billion (4)
Group 9—Less than $8 billion (12)

CANADA

Group 1—$4 billion or more (15)
Group 2—$1 billion to $4 billion (14)
Group 3—Less than $1 billion (6)

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UNITED STATES

Ordinary Sales Results of 126 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES			PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY			
	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984	
January	$ 363,514	$ 441,664	121%	$ 35,651,152	$ 40,918,369	115%	685,779	694,179	101%	$10.20	$10.79	106%	$51,986	$58,945	113%	$530	$ 636	120%	January
February	366,362	431,552	118	37,678,708	40,703,152	108	770,486	733,598	95	9.72	10.60	109	48,903	55,484	113	475	588	124	February
March	423,350	488,342	115	42,224,798	45,585,350	108	862,268	826,788	96	10.03	10.71	107	48,969	55,135	113	491	591	120	March
April	409,861			41,155,965			821,222			9.96			50,116			499			April
May	451,805			44,380,987			851,691			10.18			52,109			530			May
June	439,493			42,777,020			821,621			10.27			52,064			535			June
July	414,946			41,360,193			804,706			10.03			51,398			516			July
August	436,315			42,459,399			789,777			10.28			53,761			552			August
September	397,100			37,519,709			731,090			10.58			51,320			543			September
October	463,003			44,796,828			865,573			10.34			51,754			535			October
November	444,132			42,605,150			792,279			10.42			53,775			561			November
December	609,406			52,682,333			890,008			11.57			59,193			685			December
Year total	$5,219,287			$505,292,242			9,686,500			$10.33			$52,165			$539			Year total
Year to date	$1,153,226	$1,361,558	118%	$115,554,658	$127,206,871	110%	2,318,533	2,254,565	97%	$ 9.98	$10.70	107%	$49,840	$56,422	113%	$497	$ 604	122%	Year to date

108 Ordinary Companies and 9 Ordinary Departments of Combination Companies

Total group Month	$ 340,416	$ 394,601	116%	$ 36,360,267	$ 38,808,210	107%	520,595	511,690	98%	$ 9.36	$10.17	109%	$69,844	$75,843	109%	$654	$ 771	118%	Total group Month
Total group Year to date	$ 932,521	$1,120,343	120%	$100,125,672	$110,038,793	110%	1,409,614	1,438,116	102%	$ 9.31	$10.18	109%	$71,031	$76,516	108%	$662	$ 779	118%	Total group Year to date
Group 1—Month	$ 218,460	$ 231,961	106%	$ 23,500,235	$ 24,643,088	105%	344,900	332,568	96%	$ 9.30	$ 9.41	101%	$68,136	$74,099	109%	$633	$ 697	110%	Group 1—Month
Year to date	$ 604,243	$ 688,940	114%	$ 65,435,413	$ 70,382,042	108%	947,216	947,703	100%	$ 9.23	$ 9.79	106%	$69,082	$74,266	108%	$638	$ 727	114%	Year to date
Group 2—Month	$ 58,412	$ 87,616	150%	$ 6,027,991	$ 6,987,677	116%	75,009	81,728	109%	$ 9.69	$12.54	129%	$80,364	$85,499	106%	$779	$1,072	138%	Group 2—Month
Year to date	$ 158,981	$ 218,618	138%	$ 16,184,632	$ 19,281,083	119%	195,263	218,634	112%	$ 9.82	$11.34	115%	$82,886	$88,189	106%	$814	$1,000	123%	Year to date
Group 3—Month	$ 35,192	$ 39,345	112%	$ 3,604,918	$ 3,722,812	103%	54,253	50,653	93%	$ 9.76	$10.57	108%	$66,446	$73,496	111%	$649	$ 777	120%	Group 3—Month
Year to date	$ 91,006	$ 113,090	124%	$ 9,372,657	$ 10,697,737	114%	141,161	140,822	100%	$ 9.71	$10.57	109%	$66,397	$75,966	114%	$645	$ 803	124%	Year to date
Group 4—Month	$ 18,439	$ 23,807	129%	$ 2,059,069	$ 2,193,556	107%	23,770	23,541	99%	$ 8.96	$10.85	121%	$86,625	$93,180	108%	$776	$1,011	130%	Group 4—Month
Year to date	$ 52,439	$ 64,660	123%	$ 6,009,547	$ 6,168,047	103%	65,431	69,187	106%	$ 8.73	$10.48	120%	$91,846	$89,150	97%	$801	$ 935	117%	Year to date
Group 5—Month	$ 7,961	$ 9,438	119%	$ 883,153	$ 935,340	106%	16,041	16,194	101%	$ 9.01	$10.09	112%	$55,056	$57,758	105%	$496	$ 583	118%	Group 5—Month
Year to date	$ 20,186	$ 28,030	139%	$ 2,326,642	$ 2,668,928	115%	41,970	44,213	105%	$ 8.68	$10.50	121%	$55,436	$60,365	109%	$481	$ 634	132%	Year to date
Group 6—Month	$ 1,952	$ 2,434	125%	$ 284,901	$ 325,737	114%	6,622	7,006	106%	$ 6.85	$ 7.47	109%	$43,023	$46,494	108%	$295	$ 347	118%	Group 6—Month
Year to date	$ 5,666	$ 7,005	124%	$ 796,781	$ 840,956	106%	18,573	17,557	95%	$ 7.11	$ 8.33	117%	$42,900	$47,899	112%	$305	$ 399	131%	Year to date

18 Combination Companies and Departments

Excluding weekly premium ordinary

Total group Month	$ 80,542	$ 91,564	114%	$ 5,811,665	$ 6,735,117	116%	321,339	297,911	93%	$13.86	$13.60	98%	$18,086	$22,608	125%	$251	$ 307	122%	Total group Month
Total group Year to date	$ 214,302	$ 235,019	110%	$ 15,281,165	$ 17,049,240	112%	854,145	767,997	90%	$14.02	$13.78	98%	$17,891	$22,200	124%	$251	$ 306	122%	Total group Year to date
Group 7—Month	$ 40,663	$ 45,226	111%	$ 2,929,412	$ 3,399,224	116%	113,074	101,849	90%	$13.88	$13.30	96%	$25,907	$33,375	129%	$360	$ 444	123%	Group 7—Month
Year to date	$ 108,492	$ 120,917	111%	$ 7,778,827	$ 8,918,693	115%	305,043	272,597	89%	$13.95	$13.56	97%	$25,501	$32,718	128%	$356	$ 444	125%	Year to date
Group 8—Month	$ 24,561	$ 29,547	120%	$ 1,831,268	$ 2,244,749	123%	118,070	112,811	96%	$13.41	$13.16	98%	$15,510	$19,898	128%	$208	$ 262	126%	Group 8—Month
Year to date	$ 64,204	$ 71,731	112%	$ 4,666,300	$ 5,316,193	114%	300,464	270,509	90%	$13.76	$13.49	98%	$15,530	$19,653	127%	$214	$ 265	124%	Year to date
Group 9—Month	$ 15,318	$ 16,791	110%	$ 1,050,985	$ 1,091,144	104%	90,195	83,251	92%	$14.57	$15.39	106%	$11,652	$13,107	112%	$170	$ 202	119%	Group 9—Month
Year to date	$ 41,606	$ 42,371	102%	$ 2,836,038	$ 2,814,354	99%	248,638	224,891	90%	$14.67	$15.06	103%	$11,406	$12,514	110%	$167	$ 188	113%	Year to date

Weekly premium ordinary

Month	$ 2,392	$ 2,177	91%	$ 52,866	$ 42,023	79%	20,334	17,187	85%	$45.25	$51.80	114%	$ 2,600	$ 2,445	94%	$118	$ 127	108%	Month
Year to date	$ 6,403	$ 6,196	97%	$ 147,821	$ 118,838	80%	54,774	48,452	88%	$43.32	$52.14	120%	$ 2,699	$ 2,453	91%	$117	$ 128	109%	Year to date

U.S. Variable Life Sales

VL AS A PERCENT OF CONTRIBUTORS' ORDINARY SALES

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	1984	1985	1984	1985	1984	1985
January	3%	2%	2%	1%	2%	2%
February	3	3	2	2	2	2
March	3	3	2	2	2	2
April	3		2		2	
May	3		2		2	
June	3		2		2	
July	3		2		2	
August	3		2		2	
September	4		2		3	
October	4		2		2	
November	3		2		2	
December	3		2		2	
Year total	3%		2%		2%	
Year to date	3%	3%	2%	2%	2%	2%

Number of Contributors Reporting . . .

	THIS MONTH	LAST MONTH
Variable Life Sales	10	10
Universal Life Sales	97	95

VL POLICY CHARACTERISTICS

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984
January	$16.85	$17.02	101%	$52,596	$50,571	96%	$ 886	$861	97%
February	15.21	18.48	121	47,188	48,550	103	718	897	125
March	15.31	18.22	119	46,614	48,446	104	714	883	124
April	15.69			47,580			747		
May	15.41			49,105			757		
June	15.25			49,096			749		
July	15.97			48,417			773		
August	16.00			48,428			775		
September	16.37			47,494			778		
October	16.97			49,393			838		
November	15.92			48,562			773		
December	18.27			55,104			1,006		
Year total	$16.15			$49,092			$ 793		
Year to date	$15.73	$17.95	114%	$48,448	$49,099	101%	$ 762	$881	116%

U.S. Universal Life Sales

UL AS A PERCENT OF CONTRIBUTORS' ORDINARY SALES

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	1984	1985	1984	1985	1984	1985
January	25%	44%	22%	42%	15%	29%
February	26	45	22	41	14	27
March	28	44	24	40	15	27
April	29		24		15	
May	30		26		17	
June	31		28		18	
July	34		30		18	
August	34		31		20	
September	35		32		19	
October	36		34		21	
November	38		35		23	
December	39		39		27	
Year total	32%		29%		18%	
Year to date	26%	44%	23%	41%	14%	28%

INTEREST RATES

	THIS MONTH	LAST MONTH
Range	8.4%-12.0%	7.7%-12.0%
Range of middle 50%	10.5%-11.2%	10.5%-11.9%
Median	11.0%	11.0%
Number of cos. reporting rates	82	80
Number of plans reported	143	139
Number of new plans	4	9
Number of plans dropped	0	1
Number of plans showing . . .		
No change	102	
Increases	21	
Range of increases	0.1%-2.0%	
Average increase	0.8%	
Decreases	16	
Range of decreases	0.1%-1.4%	
Average decrease	0.5%	

UL POLICY CHARACTERISTICS

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984
January	$11.79	$11.42	97%	$76,761	$83,786	109%	$ 905	$957	106%
February	11.51	11.47	100	78,061	84,276	108	899	967	108
March	11.63	11.92	102	79,104	81,983	104	920	978	106
April	11.67			80,012			934		
May	11.54			82,525			952		
June	11.31			83,386			943		
July	11.34			85,898			974		
August	11.23			86,233			968		
September	11.66			84,217			982		
October	11.13			81,990			912		
November	11.16			81,818			913		
December	11.66			85,792			1,000		
Year total	$11.45			$82,616			$ 946		
Year to date	$11.64	$11.61	100%	$78,070	$83,304	107%	$ 909	$967	106%

CANADA

Ordinary Sales Results of 35 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES		
	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984
January	$ 24,823	$ 27,318	110%	$ 3,461,575	$ 4,058,967	117%	58,143	58,200	100%
February	32,836	33,204	101	4,408,610	4,591,930	104	80,717	74,837	93
March	35,464	36,894	104	4,834,858	4,961,886	103	83,188	80,809	97
April	31,374			4,284,039			74,499		
May	35,499			4,892,138			84,428		
June	40,362			5,693,272			93,831		
July	32,540			4,623,297			71,683		
August	28,896			4,267,005			65,990		
September	32,900			4,649,030			76,811		
October	37,426			5,335,797			90,044		
November	43,410			5,997,870			99,298		
December	38,372			5,261,965			78,760		
Year total	$413,902			$57,709,556			957,392		
Year to date	$ 93,123	$ 97,416	105%	$12,705,145	$13,612,783	107%	222,048	213,846	96%
Group 1—Month	$ 26,270	$ 28,354	108%	$ 3,339,744	$ 3,701,052	111%	63,747	62,904	99%
Year to date	$ 69,486	$ 73,757	106%	$ 8,918,321	$10,038,860	113%	171,429	165,361	96%
Group 2—Month	$ 7,947	$ 7,483	94%	$ 1,287,072	$ 1,097,684	85%	17,073	15,298	90%
Year to date	$ 20,547	$ 20,666	101%	$ 3,252,690	$ 3,101,924	95%	44,065	41,302	94%
Group 3—Month	$ 1,247	$ 1,057	85%	$ 208,042	$ 163,150	78%	2,368	2,607	110%
Year to date	$ 3,090	$ 2,993	97%	$ 534,132	$ 471,999	88%	6,554	7,183	110%

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984
January	$ 7.17	$ 6.73	94%	$59,537	$69,742	117%	$427	$469	110%
February	7.45	7.23	97	54,618	61,359	112	407	444	109
March	7.34	7.44	101	58,120	61,403	106	426	457	107
April	7.32			57,505			421		
May	7.26			57,944			420		
June	7.09			60,676			430		
July	7.04			64,496			454		
August	6.77			64,661			438		
September	7.08			60,526			428		
October	7.01			59,258			416		
November	7.24			60,403			437		
December	7.29			66,810			437		
Year total	$ 7.17			$60,278			$432		
Year to date	$ 7.33	$ 7.16	98%	$57,218	$63,657	111%	$429	$456	106%
Group 1—Month	$ 7.87	$ 7.66	97%	$52,391	$58,837	112%	$412	$451	109%
Year to date	$ 7.79	$ 7.35	94%	$52,023	$60,709	117%	$405	$446	110%
Group 2—Month	$ 6.17	$ 6.82	111%	$75,386	$71,753	95%	$465	$489	105%
Year to date	$ 6.32	$ 6.66	105%	$73,816	$75,103	102%	$466	$500	107%
Group 3—Month	$ 5.99	$ 6.48	108%	$87,856	$62,582	71%	$527	$405	77%
Year to date	$ 5.79	$ 6.34	109%	$81,497	$65,711	81%	$471	$417	89%

Canadian Universal Life Sales

UL AS A PERCENT OF CONTRIBUTORS' ORDINARY SALES

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	1984	1985	1984	1985	1984	1985
January	5%	16%	5%	13%	4%	10%
February	6	14	6	11	4	8
March	5	14	5	11	3	8
April	6		6		4	
May	7		6		4	
June	7		7		4	
July	9		7		6	
August	9		8		6	
September	10		8		6	
October	11		10		7	
November	12		9		8	
December	17		13		11	
Year total	9%		8%		6%	
Year to date	5%	14%	5%	11%	4%	9%

Number of Contributors Reporting . . .

	THIS MONTH	LAST MONTH
Universal Life Sales	11	11

UL POLICY CHARACTERISTICS

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984
January	$7.68	$8.32	108%	$75,393	$90,081	119%	$579	$750	130%
February	7.41	9.32	126	81,874	80,631	98	606	751	124
March	6.91	9.67	140	94,053	79,765	85	650	771	119
April	7.49			78,765			590		
May	7.67			80,386			617		
June	7.50			89,314			670		
July	8.37			82,151			687		
August	8.18			78,663			643		
September	8.97			78,994			709		
October	8.20			77,977			640		
November	9 06			74,085			671		
December	9.36			81,127			759		
Year total	$8.29			$80,389			$666		
Year to date	$7.28	$9.12	125%	$84,333	$83,187	99%	$614	$758	123%

Group Sales Results

United States Face Amount (in millions) for 51 Companies*

	1984	1985	1985/1984
January	$ 10,540	$21,156	201%
February	11,009	11,162	101
March	20,910	20,849	100
April	8,415		
May	16,168		
June	11,944		
July	15,356		
August	16,435		
September	17,400		
October	15,580		
November	11,502		
December	22,824		
Year total	$178,083		
Year to date	$ 42,459	$53,167	125%

Canada Face Amount (in thousands) for 17 Companies

	1984	1985	1985/1984
January	$ 900,590	$1,664,151	185%
February	1,601,249	920,708	57
March	1,106,126	1,585,951	143
April	735,812		
May	1,588,100		
June	2,472,593		
July	986,164		
August	1,582,470		
September	1,714,314		
October	2,046,864		
November	1,433,071		
December	4,380,070		
Year total	$20,547,423		
Year to date	$ 3,607,965	$4,170,810	116%

* Data revised to incorporate all company corrections through the first quarter of 1985.

Life Insurance Marketing and Research Association, Inc., P.O. Box 208, Hartford, Connecticut 06141

Printed in U.S.A.

A6225-1

I R Code 47.40

April 1985

Monthly Survey of LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

Comparisons with Previous Year

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
All ordinary business	116%	117%	112%	111%	102%	98%
Ordinary companies and departments	116%	119%	111%	110%	102%	102%
Combination companies and departments	115%	111%	119%	114%	102%	93%
Group	—	—	160%	131%	—	—
CANADA						
All ordinary business	112%	107%	114%	109%	103%	98%
Group	—	—	162%	124%	—	—

This survey gives ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, indexed increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The data include mass-marketed ordinary business.

The ordinary results are based on the experience of 126 companies—and their 53 subsidiary companies—operating in the United States and 35 companies plus three subsidiaries operating in Canada. The United States contributors represent 59 percent of the 1983 United States ordinary volume and 54 percent of the ordinary policies sold. The Canadian contributors represent 75 percent of the 1983 Canadian ordinary volume sold. Since no industry data are available on total annualized new ordinary premiums, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The survey also provides group sales volume under new or amended contracts. These results are based on the experience of 51 companies plus four subsidiaries operating in the United States and 17 companies operating in Canada. The United States contributors represent 64 percent of the 1983 United States volume of new or amended group contracts; the Canadian contributors represent 67 percent of the 1983 Canadian volume of new or amended group contracts.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1983. The in force categories and, in parentheses, the number of contributing companies or departments in each:

UNITED STATES

Ordinary companies or departments

Group 1—$14 billion or more (26)
Group 2—$7 billion to $14 billion (18)
Group 3—$4 billion to $7 billion (21)
Group 4—$2 billion to $4 billion (19)
Group 5—$1 billion to $2 billion (17)
Group 6—Less than $1 billion (16)

Combination companies or departments

Group 7—$25 billion or more (2)
Group 8—$8 billion to $25 billion (4)
Group 9—Less than $8 billion (12)

CANADA

Group 1—$4 billion or more (15)
Group 2—$1 billion to $4 billion (14)
Group 3—Less than $1 billion (6)

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UNITED STATES

Ordinary Sales Results of 126 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES			PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY			
	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984	
January	$ 363,514	$ 441,664	121%	$ 35,651,152	$ 40,918,369	115%	685,779	694,179	101%	$10.20	$10.79	106%	$51,986	$58,945	113%	$530	$636	120%	January
February	366,362	431,552	118	37,678,708	40,703,152	108	770,486	733,598	95	9.72	10.60	109	48,903	55,484	113	475	588	124	February
March	423,350	488,342	115	42,224,798	45,585,350	108	862,268	826,788	96	10.03	10.71	107	48,969	55,135	113	491	591	120	March
April	409,861	473,534	116	41,155,965	46,277,474	112	821,222	837,489	102	9.96	10.23	103	50,116	55,257	110	499	565	113	April
May	451,805			44,380,987			851,691			10.18			52,109			530			May
June	439,493			42,777,020			821,621			10.27			52,064			535			June
July	414,946			41,360,193			804,706			10.03			51,398			516			July
August	436,315			42,459,399			789,777			10.28			53,761			552			August
September	397,100			37,519,709			731,090			10.58			51,320			543			September
October	463,003			44,796,828			865,573			10.34			51,754			535			October
November	444,132			42,605,150			792,279			10.42			53,775			561			November
December	609,406			52,682,333			890,008			11.57			59,193			685			December
Year total	$5,219,287			$505,292,242			9,686,500			$10.33			$52,165			539			Year total
Year to date	$1,563,087	$1,835,092	117%	$156,710,623	$173,484,345	111%	3,139,755	3,092,054	98%	$ 9.97	$10.58	106%	$49,912	$56,107	112%	$498	$593	119%	Year to date

108 Ordinary Companies and 9 Ordinary Departments of Combination Companies

Total group Month	$ 325,618	$ 376,384	116%	$ 35,238,695	$ 39,273,794	111%	503,592	513,781	102%	$ 9.24	$ 9.58	104%	$69,975	$76,441	109%	$647	$733	113%	Total group Month
Total group Year to date	$1,258,139	$1,496,727	119%	$135,364,367	$149,312,587	110%	1,913,206	1,951,897	102%	$ 9.29	$10.02	108%	$70,753	$76,496	108%	$658	$767	117%	Total group Year to date
Group 1—Month	$ 213,182	$ 235,475	110%	$ 23,189,502	$ 25,159,786	108%	336,882	337,468	100%	$ 9.19	$ 9.36	102%	$68,836	$74,555	108%	$633	$698	110%	Group 1—Month
Year to date	$ 817,425	$ 924,415	113%	$ 88,624,915	$ 95,541,828	108%	1,284,098	1,285,171	100%	$ 9.22	$ 9.68	105%	$69,017	$74,342	108%	$637	$719	113%	Year to date
Group 2—Month	$ 53,999	$ 68,486	127%	$ 5,665,568	$ 7,113,168	126%	71,029	83,275	117%	$ 9.53	$ 9.63	101%	$79,764	$85,418	107%	$760	$822	108%	Group 2—Month
Year to date	$ 212,980	$ 287,104	135%	$ 21,850,200	$ 26,394,251	121%	266,292	301,909	113%	$ 9.75	$10.88	112%	$82,054	$87,425	107%	$800	$951	119%	Year to date
Group 3—Month	$ 30,835	$ 40,123	130%	$ 3,257,444	$ 3,594,656	110%	51,513	46,737	91%	$ 9.47	$11.16	118%	$63,235	$76,912	122%	$599	$858	143%	Group 3—Month
Year to date	$ 121,841	$ 153,213	126%	$ 12,630,101	$ 14,292,393	113%	192,674	187,559	97%	$ 9.65	$10.72	111%	$65,552	$76,202	116%	$632	$817	129%	Year to date
Group 4—Month	$ 18,212	$ 20,198	111%	$ 1,974,706	$ 2,117,094	107%	23,122	23,657	102%	$ 9.22	$ 9.54	103%	$85,404	$89,491	105%	$788	$854	108%	Group 4—Month
Year to date	$ 70,651	$ 84,858	120%	$ 7,984,253	$ 8,285,141	104%	88,553	92,844	105%	$ 8.85	$10.24	116%	$90,164	$89,237	99%	$798	$914	115%	Year to date
Group 5—Month	$ 7,265	$ 9,174	126%	$ 879,584	$ 950,358	108%	14,643	16,557	113%	$ 8.26	$ 9.65	117%	$60,069	$57,399	96%	$496	$554	112%	Group 5—Month
Year to date	$ 27,451	$ 37,204	136%	$ 3,206,226	$ 3,619,286	113%	56,613	60,770	107%	$ 8.56	$10.28	120%	$56,634	$59,557	105%	$485	$612	126%	Year to date
Group 6—Month	$ 2,125	$ 2,928	138%	$ 271,891	$ 338,732	125%	6,403	6,087	95%	$ 7.82	$ 8.64	110%	$42,463	$55,648	131%	$332	$481	145%	Group 6—Month
Year to date	$ 7,791	$ 9,933	127%	$ 1,068,672	$ 1,179,688	110%	24,976	23,644	95%	$ 7.29	$ 8.42	116%	$42,788	$49,894	117%	$312	$420	135%	Year to date

18 Combination Companies and Departments

Excluding weekly premium ordinary

Total group Month	$ 82,272	$ 94,946	115%	$ 5,867,554	$ 6,956,694	119%	300,703	306,259	102%	$14.02	$13.65	97%	$19,513	$22,715	116%	$274	$310	113%	Total group Month
Total group Year to date	$ 296,574	$ 329,965	111%	$ 21,148,719	$ 24,005,934	114%	1,154,848	1,074,256	93%	$14.02	$13.75	98%	$18,313	$22,347	122%	$257	$307	119%	Total group Year to date
Group 7—Month	$ 42,114	$ 47,893	114%	$ 2,983,817	$ 3,594,658	120%	113,633	104,792	92%	$14.11	$13.32	94%	$26,258	$34,303	131%	$371	$457	123%	Group 7—Month
Year to date	$ 150,606	$ 168,810	112%	$ 10,762,644	$ 12,513,351	116%	418,676	377,389	90%	$13.99	$13.49	96%	$25,706	$33,158	129%	$360	$447	124%	Year to date
Group 8—Month	$ 25,646	$ 29,966	117%	$ 1,900,766	$ 2,199,020	116%	102,260	106,549	104%	$13.49	$13.63	101%	$18,588	$20,639	111%	$251	$281	112%	Group 8—Month
Year to date	$ 89,850	$ 101,697	113%	$ 6,567,066	$ 7,515,213	114%	402,724	377,055	94%	$13.68	$13.53	99%	$16,307	$19,931	122%	$223	$270	121%	Year to date
Group 9—Month	$ 14,512	$ 17,087	118%	$ 982,971	$ 1,163,016	118%	84,810	94,918	112%	$14.76	$14.69	100%	$11,590	$12,253	106%	$171	$180	105%	Group 9—Month
Year to date	$ 56,118	$ 59,458	106%	$ 3,819,009	$ 3,977,370	104%	333,448	319,809	96%	$14.69	$14.95	102%	$11,453	$12,437	109%	$168	$186	111%	Year to date

Weekly premium ordinary

Month	$ 1,971	$ 2,204	112%	$ 49,716	$ 46,986	95%	16,927	17,449	103%	$39.65	$46.91	118%	$ 2,937	$ 2,693	92%	$116	$126	109%	Month
Year to date	$ 8,374	$ 8,400	100%	$ 197,537	$ 165,824	84%	71,701	65,901	92%	$42.39	$50.66	120%	$ 2,755	$ 2,516	91%	$117	$127	109%	Year to date

U.S. Variable Life Sales

VL AS A PERCENT OF CONTRIBUTORS' ORDINARY SALES

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	1984	1985	1984	1985	1984	1985
January	3%	2%	2%	1%	2%	2%
February	3	3	2	2	2	2
March	3	3	2	2	2	2
April	3	2	2	2	2	2
May	3		2		2	
June	3		2		2	
July	3		2		2	
August	3		2		2	
September	4		2		3	
October	4		2		2	
November	3		2		2	
December	3		2		2	
Year total	3%		2%		2%	
Year to date	3%	3%	2%	2%	2%	2%

Number of Contributors Reporting . . .

	THIS MONTH	LAST MONTH
Variable Life Sales	10	10
Universal Life Sales	97	97

VL POLICY CHARACTERISTICS

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984
January	$16.85	$17.02	101%	$52,596	$50,571	96%	$ 886	$861	97%
February	15.21	18.48	121	47,188	48,550	103	718	897	125
March	15.31	18.22	119	46,614	48,446	104	714	883	124
April	15.69	16.52	105	47,580	47,205	99	747	780	104
May	15.41			49,105			757		
June	15.25			49,096			749		
July	15.97			48,417			773		
August	16.00			48,428			775		
September	16.37			47,494			778		
October	16.97			49,393			838		
November	15.92			48,562			773		
December	18.27			55,104			1,006		
Year total	$16.15			$49,092			$ 793		
Year to date	$15.72	$17.57	112%	$48,212	$48,583	101%	$ 758	$854	113%

U.S. Universal Life Sales

UL AS A PERCENT OF CONTRIBUTORS' ORDINARY SALES

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	1984	1985	1984	1985	1984	1985
January	25%	44%	22%	42%	15%	29%
February	26	45	22	41	14	27
March	28	44	24	40	15	27
April	29	42	24	38	15	26
May	30		26		17	
June	31		28		18	
July	34		30		18	
August	34		31		20	
September	35		32		19	
October	36		34		21	
November	38		35		23	
December	39		39		27	
Year total	32%		29%		18%	
Year to date	27%	44%	23%	40%	15%	27%

INTEREST RATES

	THIS MONTH	LAST MONTH
Range	7.6%-12.0%	8.4%-12.0%
Range of middle 50%	10.5%-11.2%	10.5%-11.2%
Median	11.0%	11.0%
Number of cos. reporting rates	83	82
Number of plans reported	146	143
Number of new plans	3	4
Number of plans dropped	0	0
Number of plans showing . . .		
No change	101	
Increases	14	
Range of increases	0.1%-1.0%	
Average increase	0.5%	
Decreases	28	
Range of decreases	0.1%-1.0%	
Average decrease	0.4%	

UL POLICY CHARACTERISTICS

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984
January	$11.79	$11.42	97%	$76,761	$83,786	109%	$ 905	$957	106%
February	11.51	11.47	100	78,061	84,276	108	899	967	108
March	11.63	11.92	102	79,104	81,983	104	920	978	106
April	11.67	11.30	97	80,012	80,303	100	934	908	97
May	11.54			82,525			952		
June	11.31			83,386			943		
July	11.34			85,898			974		
August	11.23			86,233			968		
September	11.66			84,217			982		
October	11.13			81,990			912		
November	11.16			81,818			913		
December	11.66			85,792			1,000		
Year total	$11.45			$82,616			$ 946		
Year to date	$11.65	$11.53	99%	$78,598	$82,517	105%	$ 916	$952	104%

CANADA

Ordinary Sales Results of 35 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES		
	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984
January	$ 24,823	$ 27,318	110%	$ 3,461,675	$ 4,058,967	117%	58,143	58,200	100%
February	32,836	33,204	101	4,408,610	4,591,930	104	80,717	74,837	93
March	35,464	36,894	104	4,834,858	4,961,886	103	83,188	80,809	97
April	31,374	35,277	112	4,284,039	4,865,898	114	74,499	76,486	103
May	35,499			4,892,138			84,428		
June	40,362			5,693,272			93,831		
July	32,540			4,623,297			71,683		
August	28,896			4,267,005			65,990		
September	32,900			4,649,030			76,811		
October	37,426			5,335,797			90,044		
November	43,410			5,997,870			99,298		
December	38,372			5,261,965			78,760		
Year total	$413,902			$57,709,556			957,392		
Year to date	$124,497	$132,693	107%	$16,989,182	$18,478,681	109%	296,547	290,332	98%
Group 1—Month	$ 23,356	$ 26,750	115%	$ 2,995,876	$ 3,623,759	121%	57,225	58,964	103%
Year to date	$ 92,842	$100,507	108%	$11,914,197	$13,662,619	115%	228,654	224,325	98%
Group 2—Month	$ 7,065	$ 7,560	107%	$ 1,125,035	$ 1,090,254	97%	15,101	15,090	100%
Year to date	$ 27,612	$ 28,226	102%	$ 4,377,725	$ 4,192,178	96%	59,166	56,392	95%
Group 3—Month	$ 953	$ 967	101%	$ 163,128	$ 151,885	93%	2,173	2,432	112%
Year to date	$ 4,043	$ 3,960	98%	$ 697,260	$ 623,884	89%	8,727	9,615	110%

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984
January	$ 7.17	$ 6.73	94%	$59,537	$69,742	117%	$427	$469	110%
February	7.45	7.23	97	54,618	61,359	112	407	444	109
March	7.34	7.44	101	58,120	61,403	106	426	457	107
April	7.32	7.25	99	57,505	63,618	111	421	461	110
May	7.26			57,944			420		
June	7.09			60,676			430		
July	7.04			64,496			454		
August	6.77			64,661			438		
September	7.08			60,526			428		
October	7.01			59,258			416		
November	7.24			60,403			437		
December	7.29			66,810			487		
Year total	$ 7.17			$60,278			$432		
Year to date	$ 7.33	$ 7.18	98%	$57,290	$63,647	111%	$420	$457	109%
Group 1—Month	$ 7.80	$ 7.38	95%	$52,353	$61,457	117%	$408	$454	111%
Year to date	$ 7.79	$ 7.36	94%	$52,106	$60,905	117%	$406	$448	110%
Group 2—Month	$ 6.28	$ 6.93	110%	$74,501	$72,250	97%	$468	$501	107%
Year to date	$ 6.31	$ 6.73	107%	$73,991	$74,340	100%	$467	$501	107%
Group 3—Month	$ 5.84	$ 6.37	109%	$75,070	$62,453	83%	$439	$398	91%
Year to date	$ 5.80	$ 6.35	109%	$79,897	$64,887	81%	$463	$412	89%

Canadian Universal Life Sales

UL AS A PERCENT OF CONTRIBUTORS' ORDINARY SALES

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	1984	1985	1984	1985	1984	1985
January	5%	16%	5%	13%	4%	10%
February	6	14	6	11	4	8
March	5	14	5	11	3	8
April	6	16	6	12	4	9
May	7		6		4	
June	7		7		4	
July	9		7		6	
August	9		8		6	
September	10		8		6	
October	11		10		7	
November	12		9		8	
December	17		13		11	
Year total	9%		8%		6%	
Year to date	5%	15%	5%	12%	4%	9%

Number of Contributors Reporting . . .

	THIS MONTH	LAST MONTH
Universal Life Sales	11	11

UL POLICY CHARACTERISTICS

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984
January	$7.68	$8.32	108%	$75,393	$90,081	119%	$579	$750	130%
February	7.41	9.32	126	81,874	80,631	98	606	751	124
March	6.91	9.67	140	94,053	79,765	85	650	771	119
April	7.49	9.19	123	78,765	85,699	109	590	788	134
May	7.67			80,386			617		
June	7.50			89,314			670		
July	8.37			82,151			687		
August	8.18			78,663			643		
September	8.97			78,994			709		
October	8.20			77,977			640		
November	9.06			74,085			671		
December	9.36			81,127			759		
Year total	$8.29			$80,389			$666		
Year to date	$7.34	$9.14	125%	$82,734	$83,878	101%	$607	$766	126%

Group Sales Results

United States
Face Amount (in millions)
for 51 Companies

	1984	1985	1985/1984
January	$ 10,540	$21,156	201%
February	11,009	11,162	101
March	20,910	20,849	100
April	8,415	13,458	160
May	16,168		
June	11,944		
July	15,356		
August	16,435		
September	17,400		
October	15,580		
November	11,502		
December	22,824		
Year total	$178,083		
Year to date	$ 50,874	$66,625	131%

Canada
Face Amount (in thousands)
for 17 Companies

	1984	1985	1985/1984
January	$ 900,590	$1,664,151	185%
February	1,601,249	920,708	57
March	1,106,126	1,585,951	143
April	735,812	1,194,941	162
May	1,588,100		
June	2,472,593		
July	986,164		
August	1,582,470		
September	1,714,314		
October	2,046,864		
November	1,433,071		
December	4,380,070		
Year total	$20,547,423		
Year to date	$ 4,343,777	$5,365,751	124%

Life Insurance Marketing and Research Association, Inc., P.O. Box 208, Hartford, Connecticut 06141

Printed in U.S.A.

A6225-1

I/R Code 47.40

May 1985

Monthly Survey of LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

Comparisons with Previous Year

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
All ordinary business	106%	115%	107%	110%	97%	98%
Ordinary companies and departments	107%	116%	106%	109%	99%	101%
Combination companies and departments	106%	110%	110%	113%	95%	94%
Group	—	—	74%	117%	—	—
CANADA						
All ordinary business	114%	108%	114%	110%	104%	99%
Group	—	—	74%	110%	—	—

This survey gives ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, indexed increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The data include mass-marketed ordinary business.

The ordinary results are based on the experience of 126 companies—and their 53 subsidiary companies—operating in the United States and 35 companies plus three subsidiaries operating in Canada. The United States contributors represent 59 percent of the 1983 United States ordinary volume and 54 percent of the ordinary policies sold. The Canadian contributors represent 75 percent of the 1983 Canadian ordinary volume sold. Since no industry data are available on total annualized new ordinary premiums, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

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The survey also provides group sales volume under new or amended contracts. These results are based on the experience of 51 companies plus four subsidiaries operating in the United States and 17 companies operating in Canada. The United States contributors represent 64 percent of the 1983 United States volume of new or amended group contracts; the Canadian contributors represent 67 percent of the 1983 Canadian volume of new or amended group contracts.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1983. The in force categories and, in parentheses, the number of contributing companies or departments in each:

UNITED STATES

Ordinary companies or departments

Group 1—$14 billion or more (26)
Group 2—$7 billion to $14 billion (18)
Group 3—$4 billion to $7 billion (21)
Group 4—$2 billion to $4 billion (19)
Group 5—$1 billion to $2 billion (17)
Group 6—Less than $1 billion (16)

Combination companies or departments

Group 7—$25 billion or more (2)
Group 8—$8 billion to $25 billion (4)
Group 9—Less than $8 billion (12)

CANADA

Group 1—$4 billion or more (15)
Group 2—$1 billion to $4 billion (14)
Group 3—Less than $1 billion (6)

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UNITED STATES

Ordinary Sales Results of 126 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES			PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY			
	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984	
January	$ 363,514	$ 441,664	121%	$ 35,651,152	$ 40,918,369	115%	685,779	694,179	101%	$10.20	$10.79	106%	$51,986	$58,945	113%	$530	$ 636	120%	January
February	366,362	431,552	118	37,678,708	40,703,152	108	770,486	733,598	95	9.72	10.60	109	48,903	55,484	113	475	588	124	February
March	423,350	488,342	115	42,224,798	45,585,350	108	862,268	826,788	96	10.03	10.71	107	48,969	55,135	113	491	591	120	March
April	409,861	473,534	116	41,155,965	46,277,474	112	821,222	837,489	102	9.96	10.23	103	50,116	55,257	110	499	565	113	April
May	451,805	480,313	106	44,380,987	47,396,110	107	851,691	825,190	97	10.18	10.13	100	52,109	57,437	110	530	582	110	May
June	439,493			42,777,020			821,621			10.27			52,064			535			June
July	414,946			41,360,193			804,706			10.03			51,398			516			July
August	436,315			42,459,399			789,777			10.28			53,761			552			August
September	397,100			37,519,709			731,090			10.58			51,320			543			September
October	463,003			44,796,828			865,573			10.34			51,754			535			October
November	444,132			42,605,150			792,279			10.42			53,775			561			November
December	609,406			52,682,333			890,008			11.57			59,193			685			December
Year total	$5,219,287			$505,292,242			9,686,500			$10.33			$52,165			$539			Year total
Year to date	$2,014,892	$2,315,405	115%	$201,091,610	$220,880,455	110%	3,991,446	3,917,244	98%	$10.02	$10.48	105%	$50,381	$56,387	112%	$505	$ 591	117%	Year to date

108 Ordinary Companies and 9 Ordinary Departments of Combination Companies

Total group Month	$ 363,197	$ 387,171	107%	$ 38,197,466	$ 40,638,622	106%	521,232	516,647	99%	$ 9.51	$ 9.53	100%	$73,283	$78,658	107%	$697	$ 749	107%	Total group Month
Total group Year to date	$1,621,336	$1,883,698	116%	$173,561,833	$189,951,209	109%	2,434,438	2,468,544	101%	$ 9.34	$ 9.92	106%	$71,294	$76,949	108%	$666	$ 763	115%	Total group Year to date
Group 1—Month	$ 230,364	$ 241,048	105%	$ 24,662,921	$ 26,444,536	107%	345,518	343,784	99%	$ 9.34	$ 9.12	98%	$71,380	$76,922	108%	$667	$ 701	105%	Group 1—Month
Year to date	$1,047,789	$1,165,463	111%	$113,287,836	$121,986,364	108%	1,629,616	1,628,955	100%	$ 9.25	$ 9.55	103%	$69,518	$74,886	108%	$643	$ 715	111%	Year to date
Group 2—Month	$ 65,456	$ 73,578	112%	$ 6,684,411	$ 7,453,456	112%	79,137	84,461	107%	$ 9.79	$ 9.87	101%	$84,466	$88,247	104%	$827	$ 871	105%	Group 2—Month
Year to date	$ 278,436	$ 360,682	130%	$ 28,534,611	$ 33,847,707	119%	345,429	386,370	112%	$ 9.76	$10.66	109%	$82,606	$87,604	106%	$806	$ 934	116%	Year to date
Group 3—Month	$ 33,821	$ 35,050	104%	$ 3,378,851	$ 3,306,653	98%	48,517	43,625	90%	$10.01	$10.60	106%	$69,643	$75,797	109%	$697	$ 803	115%	Group 3—Month
Year to date	$ 155,662	$ 188,263	121%	$ 16,008,952	$ 17,599,046	110%	241,191	231,184	96%	$ 9.72	$10.70	110%	$66,375	$76,126	115%	$645	$ 814	126%	Year to date
Group 4—Month	$ 22,218	$ 25,852	116%	$ 2,191,551	$ 2,232,149	102%	25,873	23,965	93%	$10.14	$11.58	114%	$84,704	$93,142	110%	$859	$1,079	126%	Group 4—Month
Year to date	$ 92,869	$ 110,710	119%	$ 10,175,804	$ 10,517,290	103%	114,426	116,809	102%	$ 9.13	$10.53	115%	$88,929	$90,038	101%	$812	$ 948	117%	Year to date
Group 5—Month	$ 9,040	$ 8,990	99%	$ 990,702	$ 875,068	88%	15,200	14,862	98%	$ 9.12	$10.27	113%	$65,178	$58,880	90%	$595	$ 605	102%	Group 5—Month
Year to date	$ 36,491	$ 46,194	127%	$ 4,196,928	$ 4,494,354	107%	71,813	75,632	105%	$ 8.69	$10.28	118%	$58,442	$59,424	102%	$508	$ 611	120%	Year to date
Group 6—Month	$ 2,298	$ 2,653	115%	$ 289,030	$ 326,760	113%	6,987	5,950	85%	$ 7.95	$ 8.12	102%	$41,367	$54,918	133%	$329	$ 446	136%	Group 6—Month
Year to date	$ 10,089	$ 12,586	125%	$ 1,357,702	$ 1,506,448	111%	31,963	29,594	93%	$ 7.43	$ 8.35	112%	$42,477	$50,904	120%	$316	$ 425	134%	Year to date

18 Combination Companies and Departments

Excluding weekly premium ordinary

Total group Month	$ 86,731	$ 91,971	106%	$ 6,140,505	$ 6,727,275	110%	314,134	299,473	95%	$14.12	$13.67	97%	$19,547	$22,464	115%	$276	$ 307	111%	Total group Month
Total group Year to date	$ 383,305	$ 421,936	110%	$ 27,289,224	$ 30,733,210	113%	1,468,982	1,373,729	94%	$14.05	$13.73	98%	$18,577	$22,372	120%	$261	$ 307	118%	Total group Year to date
Group 7—Month	$ 40,958	$ 45,325	111%	$ 2,912,208	$ 3,490,481	120%	109,927	100,735	92%	$14.06	$12.99	92%	$26,492	$34,650	131%	$373	$ 450	121%	Group 7—Month
Year to date	$ 191,564	$ 214,135	112%	$ 13,674,852	$ 16,003,832	117%	528,603	478,124	90%	$14.01	$13.38	96%	$25,870	$33,472	129%	$362	$ 448	124%	Year to date
Group 8—Month	$ 29,234	$ 29,943	102%	$ 2,101,840	$ 2,147,673	102%	107,195	112,159	105%	$13.91	$13.94	100%	$19,608	$19,148	98%	$273	$ 267	98%	Group 8—Month
Year to date	$ 119,084	$ 131,640	111%	$ 8,668,906	$ 9,662,886	111%	509,919	489,217	96%	$13.74	$13.62	99%	$17,001	$19,752	116%	$234	$ 269	115%	Year to date
Group 9—Month	$ 16,539	$ 16,703	101%	$ 1,126,457	$ 1,089,122	97%	97,012	86,579	89%	$14.68	$15.34	104%	$11,612	$12,580	108%	$170	$ 193	114%	Group 9—Month
Year to date	$ 72,657	$ 76,161	105%	$ 4,945,466	$ 5,066,492	102%	430,460	406,388	94%	$14.69	$15.03	102%	$11,489	$12,467	109%	$169	$ 187	111%	Year to date

Weekly premium ordinary

Month	$ 1,877	$ 1,171	62%	$ 43,016	$ 30,212	70%	16,325	9,070	56%	$43.63	$38.76	89%	$ 2,635	$ 3,331	126%	$115	$ 129	112%	Month
Year to date	$ 10,251	$ 9,571	93%	$ 240,553	$ 196,036	81%	88,026	74,971	85%	$42.61	$48.82	115%	$ 2,733	$ 2,615	96%	$116	$ 128	110%	Year to date

U.S. Variable Life Sales

VL AS A PERCENT OF CONTRIBUTORS' ORDINARY SALES

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	1984	1985	1984	1985	1984	1985
January	3%	2%	2%	1%	2%	2%
February	3	3	2	2	2	2
March	3	3	2	2	2	2
April	3	2	2	2	2	2
May	3	3	2	2	2	2
June	3		2		2	
July	3		2		2	
August	3		2		2	
September	4		2		3	
October	4		2		2	
November	3		2		2	
December	3		2		2	
Year total	3%		2%		2%	
Year to date	3%	3%	2%	2%	2%	2%

Number of Contributors Reporting . . .

	THIS MONTH	LAST MONTH
Variable Life Sales	10	10
Universal Life Sales	97	97

VL POLICY CHARACTERISTICS

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984
January	$16.85	$17.02	101%	$52,596	$50,571	96%	$ 886	$861	97%
February	15.21	18.48	121	47,188	48,550	103	718	897	125
March	15.31	18.22	119	46,614	48,446	104	714	883	124
April	15.69	16.52	105	47,580	47,205	99	747	780	104
May	15.41	18.31	119	49,105	52,133	106	757	955	126
June	15.25			49,096			749		
July	15.97			48,417			773		
August	16.00			48,428			775		
September	16.37			47,494			778		
October	16.97			49,393			838		
November	15.92			48,562			773		
December	18.27			55,104			1,006		
Year total	$16.15			$49,092			$ 793		
Year to date	$15.65	$17.75	113%	$48,408	$49,387	102%	$ 758	$876	116%

U.S. Universal Life Sales

UL AS A PERCENT OF CONTRIBUTORS' ORDINARY SALES

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	1984	1985	1984	1985	1984	1985
January	25%	44%	22%	42%	15%	29%
February	26	45	22	41	14	27
March	28	44	24	40	15	27
April	29	42	24	38	15	26
May	30	42	26	38	17	27
June	31		28		18	
July	34		30		18	
August	34		31		20	
September	35		32		19	
October	36		34		21	
November	38		35		23	
December	39		39		27	
Year total	32%		29%		18%	
Year to date	28%	43%	24%	40%	15%	27%

INTEREST RATES

	THIS MONTH	LAST MONTH
Range	7.5%*-12.0%	7.6%-12.0%
Range of middle 50%	10.5%-11.0%	10.5%-11.2%
Median	10.9%	11.0%
Number of cos. reporting rates	84	83
Number of plans reported	146	146
Number of new plans	2	3
Number of plans dropped	2	0
Number of plans showing . . .		
No change	115	
Increases	8	
Range of increases	0.1%-0.8%	
Average increase	0.3%	
Decreases	21	
Range of decreases	0.1%-1.0%	
Average decrease	0.5%	

*Average monthly Treasury bill rate

UL POLICY CHARACTERISTICS

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984
January	$11.79	$11.42	97%	$76,761	$83,786	109%	$ 905	$957	106%
February	11.51	11.47	100	78,061	84,276	108	899	967	108
March	11.63	11.92	102	79,104	81,983	104	920	978	106
April	11.67	11.30	97	80,012	80,303	100	934	908	97
May	11.54	11.20	97	82,525	79,368	96	952	889	93
June	11.31			83,386			943		
July	11.34			85,898			974		
August	11.23			86,233			968		
September	11.66			84,217			982		
October	11.13			81,990			912		
November	11.16			81,818			913		
December	11.66			85,792			1,000		
Year total	$11.45			$82,616			$ 946		
Year to date	$11.62	$11.47	99%	$79,522	$81,854	103%	$ 924	$939	102%

Ordinary Sales Results of 35 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES		
	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984
January	$ 24,823	$ 27,318	110%	$ 3,461,675	$ 4,058,967	117%	58,143	58,200	100%
February	32,836	33,204	101	4,408,610	4,591,930	104	80,717	74,837	93
March	35,464	36,894	104	4,834,858	4,961,886	103	83,188	80,809	97
April	31,374	35,277	112	4,284,039	4,865,898	114	74,499	76,486	103
May	35,499	40,509	114	4,892,138	5,597,989	114	84,428	87,390	104
June	40,362			5,693,272			93,831		
July	32,540			4,623,297			71,683		
August	28,896			4,267,005			65,990		
September	32,900			4,649,030			76,811		
October	37,426			5,335,797			90,044		
November	43,410			5,997,870			99,298		
December	38,372			5,261,965			78,760		
Year total	$413,902			$57,709,556			957,392		
Year to date	**$159,996**	**$173,202**	**108%**	**$21,881,320**	**$24,076,670**	**110%**	**380,975**	**377,722**	**99%**
Group 1—Month	$ 26,319	$ 31,693	120%	$ 3,361,154	$ 4,256,845	127%	63,974	69,304	108%
Year to date	$119,161	$132,200	111%	$15,275,351	$17,919,464	117%	292,628	293,629	100%
Group 2—Month	$ 8,188	$ 7,798	95%	$ 1,371,511	$ 1,186,929	87%	18,170	15,750	87%
Year to date	$ 35,800	$ 36,024	101%	$ 5,749,236	$ 5,379,107	94%	77,336	72,142	93%
Group 3—Month	$ 992	$ 1,018	103%	$ 159,473	$ 154,215	97%	2,284	2,336	102%
Year to date	$ 5,035	$ 4,978	99%	$ 856,733	$ 778,099	91%	11,011	11,951	109%

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984
January	$ 7.17	$ 6.73	94%	$59,537	$69,742	117%	$427	$469	110%
February	7.45	7.23	97	54,618	61,359	112	407	444	109
March	7.34	7.44	101	58,120	61,403	106	426	457	107
April	7.32	7.25	99	57,505	63,618	111	421	461	110
May	7.26	7.24	100	57,944	64,058	111	420	464	110
June	7.09			60,676			430		
July	7.04			64,496			454		
August	6.77			64,661			438		
September	7.08			60,526			428		
October	7.01			59,258			416		
November	7.24			60,403			437		
December	7.29			66,810			487		
Year total	$ 7.17			$60,278			$432		
Year to date	**$ 7.31**	**$ 7.19**	**98%**	**$57,435**	**$63,742**	**111%**	**$420**	**$459**	**109%**
Group 1—Month	$ 7.83	$ 7.45	95%	$52,539	$61,423	117%	$411	$457	111%
Year to date	$ 7.80	$ 7.38	95%	$52,201	$61,028	117%	$407	$450	111%
Group 2—Month	$ 5.97	$ 6.57	110%	$75,482	$75,361	100%	$451	$495	110%
Year to date	$ 6.23	$ 6.70	108%	$74,341	$74,563	100%	$463	$499	108%
Group 3—Month	$ 6.22	$ 6.60	106%	$69,822	$66,017	95%	$434	$436	100%
Year to date	$ 5.88	$ 6.40	109%	$77,807	$65,107	84%	$457	$417	91%

Canadian Universal Life Sales

UL AS A PERCENT OF CONTRIBUTORS' ORDINARY SALES

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	1984	1985	1984	1985	1984	1985
January	5%	16%	5%	13%	4%	10%
February	6	14	6	11	4	8
March	5	14	5	11	3	8
April	6	16	6	12	4	9
May	7	16	6	13	4	9
June	7		7		4	
July	9		7		6	
August	9		8		6	
September	10		8		6	
October	11		10		7	
November	12		9		8	
December	17		13		11	
Year total	9%		8%		6%	
Year to date	6%	15%	6%	12%	4%	9%

Number of Contributors Reporting . . .

	THIS MONTH	LAST MONTH
Universal Life Sales	11	11

UL POLICY CHARACTERISTICS

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1984	1985	1985/1984	1984	1985	1985/1984	1984	1985	1985/1984
January	$7.68	$8.32	108%	$75,393	$90,081	119%	$579	$750	130%
February	7.41	9.32	126	81,874	80,631	98	606	751	124
March	6.91	9.67	140	94,053	79,765	85	650	771	119
April	7.49	9.19	123	78,765	85,699	109	590	788	134
May	7.67	8.83	115	80,386	91,176	113	617	805	130
June	7.50			89,314			670		
July	8.37			82,151			687		
August	8.18			78,663			643		
September	8.97			78,994			709		
October	8.20			77,977			640		
November	9.06			74,085			671		
December	9.36			81,127			759		
Year total	$8.29			$80,389			$666		
Year to date	$7.42	$9.06	122%	$82,137	$85,609	104%	$610	$776	127%

Group Sales Results

United States
Face Amount (in millions)
for 51 Companies

	1984	1985	1985/1984
January	$ 10,540	$21,156	201%
February	11,009	11,162	101
March	20,910	20,849	100
April	8,415	13,458	160
May	16,168	11,915	74
June	11,944		
July	15,356		
August	16,435		
September	17,400		
October	15,580		
November	11,502		
December	22,824		
Year total	$178,083		
Year to date	$ 67,042	$78,540	117%

Canada
Face Amount (in thousands)
for 17 Companies

	1984	1985	1985/1984
January	$ 900,590	$1,664,151	185%
February	1,601,249	920,708	57
March	1,106,126	1,585,951	143
April	735,812	1,194,941	162
May	1,588,100	1,174,798	74
June	2,472,593		
July	986,164		
August	1,582,470		
September	1,714,314		
October	2,046,864		
November	1,433,071		
December	4,380,070		
Year total	$20,547,423		
Year to date	$ 5,931,877	$6,540,549	110%

Life Insurance Marketing and Research Association, Inc., P.O. Box 208, Hartford, Connecticut 06141

Printed in U.S.A.

A6225-1

IR Code 47.40

June 1985

Monthly Survey of

LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

Comparisons with Previous Year

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
All ordinary business	108%	114%	105%	109%	96%	98%
Ordinary companies and departments	108%	115%	103%	108%	98%	101%
Combination companies and departments	109%	110%	115%	113%	96%	94%
Group	—	—	125%	118%	—	—
CANADA						
All ordinary business	96%	106%	92%	106%	85%	96%
Group	—	—	92%	105%	—	—

This survey gives ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, indexed increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The data include mass-marketed ordinary business.

The ordinary results are based on the experience of 126 companies—and their 53 subsidiary companies—operating in the United States and 35 companies plus three subsidiaries operating in Canada. The United States contributors represent 59 percent of the 1983 United States ordinary volume and 54 percent of the ordinary policies sold. The Canadian contributors represent 75 percent of the 1983 Canadian ordinary volume sold. Since no industry data are available on total annualized new ordinary premiums, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The survey also provides group sales volume under new or amended contracts. These results are based on the experience of 51 companies plus four subsidiaries operating in the United States and 17 companies operating in Canada. The United States contributors represent 64 percent of the 1983 United States volume of new or amended group contracts; the Canadian contributors represent 67 percent of the 1983 Canadian volume of new or amended group contracts.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1983. The in force categories and, in parentheses, the number of contributing companies or departments in each:

UNITED STATES

Ordinary companies or departments

- Group 1—$14 billion or more (26)
- Group 2—$7 billion to $14 billion (18)
- Group 3—$4 billion to $7 billion (21)
- Group 4—$2 billion to $4 billion (19)
- Group 5—$1 billion to $2 billion (17)
- Group 6—Less than $1 billion (16)

Combination companies or departments

- Group 7—$25 billion or more (2)
- Group 8—$8 billion to $25 billion (4)
- Group 9—Less than $8 billion (12)

CANADA

- Group 1—$4 billion or more (15)
- Group 2—$1 billion to $4 billion (14)
- Group 3—Less than $1 billion (6)

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UNITED STATES

Ordinary Sales Results of 126 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES			PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY			
	1984	1985	1985 1984	1984	1985	1985 1984	1984	1985	1985 1984	1984	1985	1985 1984	1984	1985	1985 1984	1984	1985	1985 1984	
January	$ 463,514	$ 441,664	121%	$ 35,661,152	$ 40,918,869	115%	685,779	694,179	101%	$10.30	$10.79	106%	$51,966	$58,945	113%	$ 676	$ 635	94%	January
February	366,362	341,552	118%	33,678,708	40,703,158	108%	770,486	733,598	95%	9.72	10.60	109%	48,903	55,484	113%	475	524	110%	February
March	413,960	488,345	117%	42,224,708	45,585,350	108%	862,268	826,788	96%	10.03	10.71	107%	48,963	55,126	113%	491	591	120%	March
April	409,861	478,534	116%	41,195,965	46,277,474	112%	841,222	837,489	100%	9.96	10.23	103%	49,146	55,263	112%	487	571	117%	April
May	391,880	380,613	106%	44,380,088	47,398,119	107%	881,691	825,190	94%	10.18	10.14	100%	50,331	57,441	114%	513	583	114%	May
June	430,493	470,081	108%	42,777,020	44,896,264	105%	821,621	792,716	96%	10.27	10.59	103%	52,062	56,646	109%	535	600	112%	June
July	414,956			41,361,134			804,706			10.03			51,388			516			July
August	436,315			42,459,389			789,777			10.28			54,261			558			August
September	397,100			37,519,709			731,090			10.58			51,301			543			September
October	463,603			44,798,828			865,673			10.34			51,734			535			October
November	444,132			42,669,150			792,279			10.42			53,846			561			November
December	609,406			56,682,335			890,008			10.75			63,659			684			December
Year total	$5,219,787			$505,292,242			9,686,500			$10.33			$52,169			$539			Year total
Year to date	$2,454,385	$2,790,406	114%	$243,868,630	$265,736,724	109%	4,813,067	4,709,960	98%	$10.06	$10.50	104%	$50,668	$56,420	111%	$505	$ 592	116%	Year to date

108 Ordinary Companies and 9 Ordinary Departments of Combination Companies

Total group																			Total group
Month	$ 354,584	$ 383,741	108%	$ 36,865,139	$ 38,105,155	103%	501,369	492,362	98%	$ 9.62	$10.07	105%	$73,529	$77,393	105%	$707	$ 779	110%	Month
Year to date	$1,975,920	$2,267,639	115%	$210,426,972	$228,056,364	108%	2,935,807	2,960,906	101%	$ 9.39	$ 9.94	106%	$71,676	$77,022	107%	$673	$ 766	114%	Year to date
Group 1 Month	$ 299,149	$ 329,066	110%	$ 24,287,325	$ 24,436,945	101%	343,185	324,143	94%	$ 9.48	$ 9.57	99%	$70,781	$75,380	106%	$670	$ 744	111%	Group 1 Month
Year to date	$1,237,438	$1,394,509	113%	$137,879,161	$146,423,309	106%	1,972,801	1,968,098	99%	$ 9.29	$ 9.52	102%	$69,756	$74,450	107%	$647	$ 711	110%	Year to date
Group 2 Month	$ 60,368	$ 82,284	136%	$ 6,118,220	$ 7,122,694	116%	69,938	81,573	117%	$ 9.88	$11.55	117%	$87,481	$87,317	100%	$865	$1,009	117%	Group 2 Month
Year to date	$ 348,904	$ 442,966	127%	$ 34,665,831	$ 40,970,401	118%	419,367	467,943	112%	$ 9.78	$10.81	111%	$82,677	$87,662	106%	$810	$ 947	117%	Year to date
Group 3 Month	$ 14,842	$ 15,805	106%	$ 3,446,609	$ 3,331,023	97%	46,465	42,852	92%	$10.11	$11.42	113%	$74,176	$78,651	106%	$703	$ 806	115%	Group 3 Month
Year to date	$ 168,504	$ 226,288	119%	$ 19,455,561	$ 20,930,069	108%	287,656	273,536	95%	$ 9.79	$10.81	110%	$67,635	$76,517	113%	$662	$ 827	125%	Year to date
Group 4 Month	$ 18,023	$ 23,995	133%	$ 1,876,075	$ 2,116,199	113%	22,132	24,506	111%	$ 9.61	$11.34	118%	$84,763	$86,144	102%	$814	$ 979	120%	Group 4 Month
Year to date	$ 110,893	$ 134,705	121%	$ 12,050,879	$ 12,633,469	105%	136,558	141,375	104%	$ 9.20	$10.66	116%	$88,247	$89,362	101%	$851	$ 953	112%	Year to date
Group 5 Month	$ 8,879	$ 7,714	87%	$ 884,298	$ 784,361	89%	13,890	13,778	99%	$10.39	$ 9.83	95%	$63,666	$56,941	89%	$648	$ 560	86%	Group 5 Month
Year to date	$ 49,970	$ 58,968	118%	$ 5,051,226	$ 5,278,715	105%	85,703	89,407	104%	$ 8.98	$10.21	114%	$58,939	$59,041	100%	$529	$ 603	114%	Year to date
Group 6 Month	$ 2,322	$ 2,657	120%	$ 283,612	$ 313,933	111%	5,759	5,993	107%	$ 7.83	$ 8.46	108%	$49,247	$52,386	106%	$ 403	$ 444	110%	Group 6 Month
Year to date	$ 12,911	$ 16,243	126%	$ 1,641,314	$ 1,820,381	111%	37,722	35,647	94%	$ 7.50	$ 8.37	112%	$43,511	$51,111	118%	$ 326	$ 426	131%	Year to date

18 Combination Companies and Departments

Excluding weekly premium ordinary

Total group																			Total group
Month	$ 82,872	$ 89,918	109%	$ 5,868,233	$ 6,719,938	115%	302,915	289,907	96%	$14.12	$13.38	95%	$19,373	$23,180	120%	$274	$ 310	113%	Month
Year to date	$ 466,177	$ 511,854	110%	$ 33,157,457	$ 37,453,148	113%	1,771,897	1,663,636	94%	$14.06	$13.67	97%	$18,713	$22,513	120%	$263	$ 308	117%	Year to date
Group 7 Month	$ 37,610	$ 43,350	115%	$ 2,677,400	$ 3,321,809	124%	99,140	94,511	95%	$14.05	$13.05	93%	$27,006	$35,147	130%	$379	$ 459	121%	Group 7 Month
Year to date	$ 229,174	$ 257,485	112%	$ 16,352,252	$ 19,325,637	118%	627,743	572,635	91%	$14.01	$13.32	95%	$26,049	$33,749	130%	$365	$ 450	123%	Year to date
Group 8 Month	$ 28,348	$ 30,578	108%	$ 2,084,052	$ 2,316,848	111%	108,566	114,039	105%	$13.60	$13.20	97%	$19,196	$20,316	106%	$261	$ 268	103%	Group 8 Month
Year to date	$ 147,432	$ 162,118	110%	$ 10,752,958	$ 11,979,734	111%	618,489	603,256	98%	$13.71	$13.54	99%	$17,386	$19,858	114%	$238	$ 269	113%	Year to date
Group 9 Month	$ 16,914	$ 15,990	95%	$ 1,106,781	$ 1,081,289	98%	95,209	81,357	85%	$15.28	$14.79	97%	$11,625	$13,291	114%	$177	$ 197	111%	Group 9 Month
Year to date	$ 89,571	$ 92,151	103%	$ 6,052,247	$ 6,147,777	102%	525,669	487,745	93%	$14.80	$14.99	101%	$11,513	$12,604	109%	$170	$ 189	111%	Year to date

Weekly premium ordinary

Month	$ 2,037	$ 1,342	66%	$ 43,648	$ 31,176	71%	17,337	10,447	60%	$46.67	$43.05	92%	$ 2,518	$ 2,984	119%	$117	$ 128	109%	Month
Year to date	$ 12,288	$ 10,913	89%	$ 284,201	$ 227,212	80%	105,363	85,418	81%	$43.24	$48.03	111%	$ 2,697	$ 2,660	99%	$117	$ 128	109%	Year to date

U.S. Variable Life Sales

VL AS A PERCENT OF CONTRIBUTORS' ORDINARY SALES

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	1984	1985	1984	1985	1984	1985
January						
February						
March						
April						
May						
June						
July						
August						
September						
October						
November						
December						
Year total						
Year to date						

Number of Contributors Reporting . . .

	THIS MONTH	LAST MONTH
Variable Life Sales	10	10
Universal Life Sales	97	97

VL POLICY CHARACTERISTICS

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1984	1985	1985 1984	1984	1985	1985 1984	1984	1985	1985 1984
January	$16.85	$17.10	101%	$52,106	$50,501	96	$ 886	$861	97
February	15.21	18.46	121	47,185	48,550	103	718	897	125
March	15.41	18.22	119	46,614	38,436	132	718	883	123
April	15.64	16.87	108	47,586	47,205	99	747	780	104
May	15.41	18.31	119	49,196	50,133	102	757	925	122
June	16.26	18.52	114	49,636	50,044	101	749	980	131
July	15.91			48,413			771		
August	16.18			48,458			783		
September	16.47			47,494			778		
October	16.07			49,301			838		
November	15.86			48,562			771		
December	15.77			55,104			1,008		
Year total	$16.15			$49,104			$ 793		
Year to date	$15.58	$18.05	116	$48,580	$49,408	102	$ 756	$864	114

U.S. Universal Life Sales

UL AS A PERCENT OF CONTRIBUTORS' ORDINARY SALES

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	1984	1985	1984	1985	1984	1985
January	25	44	23	42	15	29
February	26	45	22	41	14	27
March	28	43	24	40	15	25
April	29	42	24	38	15	26
May	30	42	26	38	15	27
June	41	43	36	38	18	27
July	34		30		18	
August	34		31		20	
September	35		32		19	
October	36		34		21	
November	38		36		23	
December	39		39		27	
Year total	32%		29%		18%	
Year to date	28%	43%	25%	39%	16%	27%

INTEREST RATES

	THIS MONTH	LAST MONTH
Range	7.00%-12.00%	6.50%-11.50%
Median	10.00%	10.00%
Number of companies reporting	6	6
Number of companies reporting	231	144
Number of new plans	1	1
Number of plans dropped		
Number of plans changing		
Number of companies changing		
Range of changes		
Average change		

Average monthly Treasury bill rate

UL POLICY CHARACTERISTICS

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1984	1985	1985 1984	1984	1985	1985 1984	1984	1985	1985 1984
January	$11.79	$11.43	97%	$76,761	$83,286	109%	$ 909	$957	106%
February	11.91	11.47	100	78,061	84,276	108	899	967	108
March	11.63	11.92	102	79,104	81,983	104	920	978	106
April	11.67	11.30	97	80,012	80,303	100	934	908	97
May	11.54	11.16	97	82,525	79,368	96	952	889	93
June	11.31	11.26	100	83,386	81,431	98	943	917	97
July	11.34			85,836			974		
August	11.23			86,233			968		
September	11.66			84,217			982		
October	11.13			81,990			912		
November	11.16			81,818			913		
December	11.66			85,792			1,000		
Year total	$11.45			$82,616			$ 946		
Year to date	$11.56	$11.43	99%	$80,270	$81,785	102%	$ 928	$935	101%

CANADA

Ordinary Sales Results of 35 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES		
	1984	1985	1985 1984	1984	1985	1985 1984	1984	1985	1985 1984
January	$ 23,851	$ 27,318	115%	$ 3,011,476	$ 3,196,962	106%	98,145	106,200	108%
February	17,806	16,713	94%	2,436,613	2,501,331	103%	80,717	72,837	90%
March	20,061	20,864	104%	2,853,858	3,061,581	107%	85,186	80,809	95%
April	15,552	16,377	105%	2,241,169	2,561,408	114%	74,896	76,486	102%
May	19,141	22,077	115%	2,830,188	3,207,889	113%	84,108	87,647	104%
June	20,376	20,116	99%	2,899,274	3,276,891	113%	83,851	79,394	95%
July	17,543			2,611,291			72,967		
August	18,884			2,767,009			69,996		
September	17,063			2,429,169			70,811		
October	17,476			2,486,997			70,041		
November	13,410			2,001,873			60,298		
December	16,512			2,494,082			78,761		
Year total	$211,877			$29,765,956			951,796		
Year to date	$200,358	$211,877	106%	$27,574,592	$29,334,562	106%	474,806	457,213	96%
Group 1 – Month	$ 8,033	$ 7,140	89%	$ 1,196,546	$ 1,081,823	90%	32,466	32,530	100%
Year to date	$149,198	$162,549	109%	$19,857,897	$21,807,534	110%	365,194	366,159	100%
Group 2 – Month	$ 9,206	$ 8,156	89%	$ 1,443,643	$ 1,269,618	88%	18,672	14,128	76%
Year to date	$ 45,160	$ 43,109	95%	$ 7,292,870	$ 6,448,742	88%	96,208	69,262	72%
Group 3 – Month	$ 1,119	$ 1,063	95%	$ 187,885	$ 200,384	107%	2,003	2,841	142%
Year to date	$ 6,192	$ 6,220	100%	$ 1,043,816	$ 1,078,286	103%	13,404	21,792	163%

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1984	1985	1985 1984	1984	1985	1985 1984	1984	1985	1985 1984
January	$ 7.92	$ 8.55	108%	$30,567	$30,742	101%	$243	$257	106%
February	7.35	6.68	91%	24,618	27,399	111%	221	183	83%
March	7.04	6.82	97%	28,120	31,433	112%	236	258	109%
April	6.93	6.40	92%	27,005	29,316	109%	207	214	103%
May	6.76	6.88	102%	28,934	32,066	111%	226	252	112%
June	6.89	6.14	89%	28,636	30,143	105%	243	253	104%
July	6.64			26,496			242		
August	6.77			24,661			188		
September	7.03			30,526			243		
October	7.02			29,268			249		
November	6.71			30,403			222		
December	6.61			31,810			210		
Year total	$ 7.12			$30,278			$222		
Year to date	$ 7.27	$ 7.22	99%	$58,075	$64,160	110%	$422	$463	110%
Group 1 – Month	$ 7.69	$ 7.57	102%	$36,961	$33,679	114%	$414	$482	116%
Year to date	$ 7.73	$ 7.41	96%	$52,962	$61,493	116%	$409	$456	111%
Group 2 – Month	$ 6.38	$ 6.31	109%	$77,316	$76,753	98%	$493	$608	103%
Year to date	$ 6.26	$ 6.70	107%	$74,920	$74,768	100%	$469	$601	107%
Group 3 – Month	$ 5.98	$ 5.59	110%	$69,470	$72,645	105%	$416	$476	114%
Year to date	$ 5.90	$ 6.43	109%	$76,169	$66,599	87%	$449	$428	95%

Canadian Universal Life Sales

UL AS A PERCENT OF CONTRIBUTORS' ORDINARY SALES

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	1984	1985	1984	1985	1984	1985
January						
February						
March						
April						
May						
June						
July						
August						
September						
October						
November						
December						
Year total						
Year to date						

Number of Contributors Reporting . . .	THIS MONTH	LAST MONTH
Universal Life Sales	12	11

UL POLICY CHARACTERISTICS

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1984	1985	1985 1984	1984	1985	1985 1984	1984	1985	1985 1984
January									
February									
March									
April									
May									
June									
July									
August									
September									
October									
November									
December									
Year total									
Year to date									

Group Sales Results

United States
Face Amount (in millions)
for 51 Companies

	1984	1985	1985 1984
January			
February			
March			
April			
May			
June			
July			
August			
September			
October			
November			
December			
Year total			
Year to date			

Canada
Face Amount (in thousands)
for 17 Companies

	1984	1985	1985 1984
January			
February			
March			
April			
May			
June			
July			
August			
September			
October			
November			
December			
Year total			
Year to date			

Life Insurance Marketing and Research Association, Inc., P.O. Box 208, Hartford, Connecticut 06141

Printed in U.S.A.

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July 1985

Monthly Survey of

LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

Comparisons with Previous Year

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
All ordinary business	110%	113%	107%	109%	95%	97%
Ordinary companies and departments	111%	114%	106%	108%	94%	100%
Combination companies and departments	109%	110%	112%	113%	100%	95%
Group			80%	112%		
CANADA						
All ordinary business	108%	106%	106%	106%	99%	97%
Group		—	155%	110%		

This survey gives ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, indexed increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The data include mass-marketed ordinary business.

The ordinary results are based on the experience of 126 companies—and their 53 subsidiary companies—operating in the United States and 35 companies plus three subsidiaries operating in Canada. The United States contributors represent 59 percent of the 1983 United States ordinary volume and 54 percent of the ordinary policies sold. The Canadian contributors represent 75 percent of the 1983 Canadian ordinary volume sold. Since no industry data are available on total annualized new ordinary premiums, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

Contact: Debra L. Meyers, project director
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The survey also provides group sales volume under new or amended contracts. These results are based on the experience of 51 companies plus four subsidiaries operating in the United States and 17 companies operating in Canada. The United States contributors represent 64 percent of the 1983 United States volume of new or amended group contracts; the Canadian contributors represent 67 percent of the 1983 Canadian volume of new or amended group contracts.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1983. The in force categories and, in parentheses, the number of contributing companies or departments in each:

UNITED STATES

Ordinary companies or departments

Group 1—$14 billion or more (26)
Group 2—$7 billion to $14 billion (18)
Group 3—$4 billion to $7 billion (21)
Group 4—$2 billion to $4 billion (19)
Group 5—$1 billion to $2 billion (17)
Group 6—Less than $1 billion (16)

Combination companies or departments

Group 7—$25 billion or more (2)
Group 8—$8 billion to $25 billion (4)
Group 9—Less than $8 billion (12)

CANADA

Group 1—$4 billion or more (15)
Group 2—$1 billion to $4 billion (14)
Group 3—Less than $1 billion (6)

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UNITED STATES

Ordinary Sales Results of 126 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES			PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY			
	1984	1985	1985 1984	1984	1985	1985 1984	1984	1985	1985 1984	1984	1985	1985 1984	1984	1985	1985 1984	1984	1985	1985 1984	
January	$ 363,514	$ 441,664	121%	$ 35,651,152	$ 40,918,369	115%	685,779	694,179	101%	$10.20	$10.79	106%	$51,986	$58,948	113%	$530	$ 636	120%	January
February	366,362	431,562	118%	37,678,708	40,703,152	108%	770,486	733,598	95%	9.72	10.60	109%	48,903	55,484	113%	475	588	124%	February
March	423,350	488,342	115%	42,224,798	45,585,350	108%	862,268	826,788	96%	10.03	10.71	107%	48,969	55,135	113%	491	591	120%	March
April	409,861	473,534	116%	41,155,966	46,277,474	112%	821,222	837,489	102%	9.96	10.23	103%	50,116	55,257	110%	499	565	113%	April
May	451,805	480,313	106%	44,380,987	47,396,110	107%	851,691	825,190	97%	10.18	10.13	100%	52,109	57,437	110%	530	582	110%	May
June	439,493	476,001	108%	42,777,020	44,856,269	105%	821,621	792,716	96%	10.27	10.59	103%	52,064	56,586	109%	535	599	112%	June
July	414,946	457,492	110%	41,360,193	44,244,445	107%	804,706	763,725	95%	10.03	10.34	103%	51,398	57,932	113%	516	598	116%	July
August	436,315			42,459,399			789,777			10.28			53,761			553			August
September	397,100			37,519,709			731,090			10.58			51,320			543			September
October	463,003			44,796,828			865,573			10.34			51,754			535			October
November	444,132			42,605,150			792,279			10.42			53,775			561			November
December	609,406			52,682,333			890,008			11.57			59,193			685			December
Year total	$5,219,287			$505,292,242			9,686,500			$10.33			$52,165			$538			Year total
Year to date	$2,869,331	$3,247,898	113%	$285,228,823	$309,981,169	109%	5,617,773	5,473,685	97%	$10.06	$10.48	104%	$50,773	$56,631	112%	$511	$ 593	116%	Year to date

108 Ordinary Companies and 9 Ordinary Departments of Combination Companies

Total group																			Total group
Month	$ 333,605	$ 370,031	111%	$ 35,691,704	$ 37,938,582	106%	512,119	480,037	94%	$ 9.35	$ 9.75	104%	$69,694	$79,033	113%	$651	$ 771	118%	Month
Year to date	$2,309,526	$2,637,670	114%	$246,118,676	$265,994,946	108%	3,447,926	3,440,943	100%	$ 9.38	$ 9.92	106%	$71,382	$77,303	108%	$670	$ 767	114%	Year to date
Group 1 Month	$ 210,700	$ 231,940	110%	$ 22,330,110	$ 24,588,414	110%	311,203	313,603	101%	$ 9.44	$ 9.43	100%	$71,754	$78,431	109%	$667	$ 736	110%	Group 1 Month
Year to date	$1,488,638	$1,626,469	109%	$159,905,271	$171,011,723	107%	2,284,004	2,266,601	99%	$ 9.31	$ 9.61	103%	$70,011	$75,449	108%	$655	$ 728	111%	Year to date
Group 2 Month	$ 64,096	$ 73,109	114%	$ 7,194,381	$ 7,110,684	99%	116,308	82,756	71%	$ 8.91	$10.28	115%	$61,856	$85,923	139%	$551	$ 883	160%	Group 2 Month
Year to date	$ 403,000	$ 516,075	128%	$ 41,847,212	$ 48,081,085	115%	531,675	550,699	104%	$ 9.63	$10.73	111%	$78,708	$87,409	111%	$758	$ 938	124%	Year to date
Group 3 Month	$ 31,703	$ 33,593	106%	$ 3,264,456	$ 3,143,325	97%	44,186	41,997	95%	$ 9.74	$10.69	110%	$73,654	$74,846	102%	$718	$ 800	111%	Group 3 Month
Year to date	$ 222,207	$ 259,881	117%	$ 22,710,017	$ 24,073,394	106%	331,842	315,533	95%	$ 9.78	$10.80	110%	$68,436	$76,294	111%	$670	$ 824	123%	Year to date
Group 4 Month	$ 17,296	$ 21,642	125%	$ 1,873,421	$ 2,029,556	108%	21,314	22,522	106%	$ 9.23	$10.68	116%	$87,896	$90,114	103%	$811	$ 961	118%	Group 4 Month
Year to date	$ 128,189	$ 156,347	122%	$ 13,924,300	$ 14,663,044	105%	157,872	163,897	104%	$ 9.21	$10.66	116%	$88,200	$89,469	101%	$812	$ 954	117%	Year to date
Group 5 Month	$ 7,436	$ 7,084	95%	$ 772,904	$ 748,835	97%	13,470	13,551	101%	$ 9.62	$ 9.46	98%	$57,380	$55,260	96%	$562	$ 523	93%	Group 5 Month
Year to date	$ 52,806	$ 60,992	116%	$ 5,824,130	$ 6,027,550	103%	99,173	102,958	104%	$ 9.07	$10.12	112%	$58,727	$58,544	100%	$533	$ 596	111%	Year to date
Group 6 Month	$ 2,375	$ 2,663	112%	$ 266,432	$ 317,769	119%	5,638	5,708	101%	$ 8.91	$ 8.38	94%	$47,256	$55,671	118%	$421	$ 467	111%	Group 6 Month
Year to date	$ 14,686	$ 17,906	122%	$ 1,907,746	$ 2,138,150	112%	43,360	41,255	95%	$ 7.70	$ 8.37	109%	$43,998	$51,828	118%	$339	$ 434	128%	Year to date

18 Combination Companies and Departments

Excluding weekly premium ordinary

Total group																			Total group
Month	$ 78,873	$ 86,142	109%	$ 5,621,642	$ 6,276,140	112%	273,151	273,166	100%	$14.03	$13.73	98%	$20,581	$22,976	112%	$289	$ 315	109%	Month
Year to date	$ 545,050	$ 597,996	110%	$ 38,779,099	$ 43,729,288	113%	2,045,048	1,936,802	95%	$14.06	$13.67	97%	$18,962	$22,578	119%	$267	$ 309	116%	Year to date
Group 7 Month	$ 38,421	$ 43,338	113%	$ 2,698,847	$ 3,238,253	120%	99,282	90,672	91%	$14.24	$13.38	94%	$27,184	$35,714	131%	$387	$ 478	124%	Group 7 Month
Year to date	$ 267,595	$ 300,823	112%	$ 19,051,099	$ 22,563,890	118%	727,025	663,307	91%	$14.05	$13.33	95%	$26,204	$34,017	130%	$368	$ 454	123%	Year to date
Group 8 Month	$ 25,345	$ 25,905	102%	$ 1,889,991	$ 1,915,519	101%	90,480	99,199	110%	$13.41	$13.52	101%	$20,888	$19,310	92%	$280	$ 261	93%	Group 8 Month
Year to date	$ 172,777	$ 188,123	109%	$ 12,642,949	$ 13,895,253	110%	708,965	702,455	99%	$13.67	$13.54	99%	$17,833	$19,781	111%	$244	$ 268	110%	Year to date
Group 9 Month	$ 15,107	$ 16,899	112%	$ 1,032,804	$ 1,122,368	109%	83,389	83,295	100%	$14.63	$15.06	103%	$12,385	$13,475	109%	$181	$ 203	112%	Group 9 Month
Year to date	$ 104,678	$ 109,050	104%	$ 7,085,051	$ 7,270,145	103%	609,058	571,040	94%	$14.77	$15.00	102%	$11,633	$12,731	109%	$172	$ 191	111%	Year to date

Weekly premium ordinary

Month	$ 2,467	$ 1,319	53%	$ 46,847	$ 29,723	63%	19,436	10,522	54%	$52.66	$44.38	84%	$ 2,410	$ 2,825	117%	$127	$ 125	98%	Month
Year to date	$ 14,755	$ 12,232	83%	$ 331,048	$ 256,935	78%	124,799	95,940	77%	$44.57	$47.61	107%	$ 2,653	$ 2,678	101%	$118	$ 127	108%	Year to date

U.S. Variable Life Sales

VL AS A PERCENT OF CONTRIBUTORS' ORDINARY SALES

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	1984	1985	1984	1985	1984	1985
January	3%	2%	2%	1%	2%	2%
February	3	3	2	2	2	2
March	3	3	2	2	2	2
April	3	2	2	2	2	2
May	3	3	2	2	2	2
June	3	3	2	2	2	2
July	3	3	2	2	2	2
August	3		2		2	
September	4		2		3	
October	4		2		2	
November	3		2		2	
December	3		2		2	
Year total	3%		2%		2%	
Year to date	3%	3%	2%	2%	2%	2%

Number of Contributors Reporting . . .

	THIS MONTH	LAST MONTH
Variable Life Sales	10	10
Universal Life Sales	98	97

VL POLICY CHARACTERISTICS

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1984	1985	1985 1984	1984	1985	1985 1984	1984	1985	1985 1984
January	$16.85	$17.02	101%	$52,596	$50,571	96%	$ 886	$861	97%
February	15.71	18.48	121	47,188	48,550	103	738	897	125
March	15.41	18.22	119	46,614	48,446	104	714	883	124
April	15.69	16.52	106	47,580	47,206	99	747	780	104
May	15.41	18.31	119	49,105	52,133	106	757	955	126
June	15.25	19.37	127	49,086	50,593	103	749	980	131
July	15.97	17.93	112	48,417	51,890	107	773	930	120
August	16.00			48,428			774		
September	16.37			47,494			776		
October	16.97			49,393			838		
November	16.92			48,562			775		
December	18.27			55,104			1,009		
Year total	$16.15			$49,092			$ 793		
Year to date	$15.64	$18.03	116%	$48,514	$49,963	103%	$ 759	$901	119%

U.S. Universal Life Sales

UL AS A PERCENT OF CONTRIBUTORS' ORDINARY SALES

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	1984	1985	1984	1985	1984	1985
January	35%	44%	22%	42%	15%	29%
February	36	45	22	41	14	27
March	28	44	24	40	15	27
April	29	42	24	38	15	26
May	30	42	26	38	17	27
June	41	41	28	38	18	27
July	44	41	30	37	18	26
August	34		31		20	
September	35		32		19	
October	36		34		21	
November	38		35		23	
December	39		39		27	
Year total	32%		29%		18%	
Year to date	29%	43%	25%	39%	16%	27%

INTEREST RATES

	THIS MONTH	LAST MONTH
Range	6.8%-12.0%	10.5%-12.0%
Range of investment rates	10.5%-11.5%	10.5%-12.0%
Median	10.5%	10.5%
Number of rate reporting companies	85	85
Number of companies reporting	158	155
Number of new plans	6	7
Number of plans dropped	3	1
Number of plans changing		
No change	108	
Increased	8	
Range of increase	0.1%-1.0%	
Average increase	0.6%	
Decreased	41	
Range of decrease	0.1%-1.0%	
Average decrease	0.6%	
Average monthly Treasury bill rate		

UL POLICY CHARACTERISTICS

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1984	1985	1985 1984	1984	1985	1985 1984	1984	1985	1985 1984
January	$11.79	$11.42	97%	$76,761	$83,786	109%	$ 905	$957	106%
February	11.51	11.47	100	78,061	84,276	108	899	967	108
March	11.63	11.92	102	79,104	81,983	104	920	978	106
April	11.67	11.30	97	80,012	80,303	100	934	908	97
May	11.54	11.16	97	82,525	79,368	96	952	889	93
June	11.31	11.26	100	83,386	81,431	98	943	917	97
July	11.34	11.53	102	85,898	82,363	96	974	950	98
August	11.23			86,253			968		
September	11.66			84,217			982		
October	11.13			81,990			912		
November	11.16			81,818			913		
December	11.66			85,792			1,000		
Year total	$11.45			$82,616			$ 946		
Year to date	$11.52	$11.45	99%	$81,176	$81,863	101%	$ 935	$937	100%

CANADA

Ordinary Sales Results of 35 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES		
	1984	1985	1985 1984	1984	1985	1985 1984	1984	1985	1985 1984
January	$ 23,829	$ 27,418	115%	$ 3,461,675	$ 4,058,967	117%	58,143	58,200	100%
February	22,860	23,304	101%	2,908,610	2,991,930	103%	80,717	74,837	93%
March	36,464	36,894	101%	4,864,858	4,961,886	102%	83,188	80,809	97%
April	31,474	35,277	112%	4,264,099	4,866,998	114%	74,499	76,486	103%
May	35,249	40,269	114%	5,892,158	6,507,089	110%	84,428	87,390	104%
June	40,362	38,675	96%	5,693,272	5,757,892	101%	93,851	79,491	85%
July	32,840	35,047	106%	4,623,297	4,804,234	104%	71,683	71,248	99%
August	28,886			4,267,886			65,990		
September	32,981			4,649,180			76,811		
October	37,436			5,335,947			90,044		
November	43,410			6,997,870			99,296		
December	38,372			5,261,995			88,760		
Year total	$413,362			$57,709,556			967,392		
Year to date	$232,898	$246,919	106%	$32,197,889	$34,239,296	106%	546,489	528,511	97%
Group 1 Month	$ 23,752	$ 26,952	113%	$ 3,260,461	$ 3,449,915	106%	54,237	54,613	101%
Year to date	$172,950	$189,301	109%	$22,598,348	$25,351,252	112%	419,331	410,772	98%
Group 2 Month	$ 7,469	$ 7,121	95%	$ 1,163,447	$ 1,299,223	112%	14,610	14,321	98%
Year to date	$ 52,465	$ 50,320	96%	$ 8,356,326	$ 7,747,968	93%	110,618	100,583	91%
Group 3 Month	$ 1,329	$ 969	73%	$ 144,994	$ 155,586	78%	2,836	2,364	83%
Year to date	$ 7,483	$ 7,298	98%	$ 1,243,215	$ 1,140,079	92%	16,540	17,156	104%

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1984	1985	1985 1984	1984	1985	1985 1984	1984	1985	1985 1984
January	$ 7.17	$ 6.73	94%	$59,537	$69,742	117%	$427	$469	110%
February	7.45	7.23	97%	64,618	61,359	112%	407	444	109%
March	7.54	7.44	101%	68,120	61,403	106%	426	457	107%
April	7.32	7.28	99%	57,505	63,618	111%	421	461	110%
May	7.29	7.24	100%	67,944	64,058	111%	420	464	110%
June	7.09	7.36	104%	60,676	66,144	109%	430	487	113%
July	7.04	7.14	101%	64,406	68,792	107%	454	491	108%
August	6.77			64,661			438		
September	7.08			60,526			428		
October	7.01			59,258			416		
November	7.04			60,403			437		
December	7.29			66,810			487		
Year total	$ 7.17			$60,278			$432		
Year to date	$ 7.23	$ 7.21	100%	$58,918	$64,784	110%	$426	$467	110%
Group 1 Month	$ 7.28	$ 7.81	107%	$60,115	$63,170	105%	$438	$494	113%
Year to date	$ 7.65	$ 7.47	98%	$53,891	$61,716	115%	$412	$461	112%
Group 2 Month	$ 6.41	$ 5.48	85%	$79,364	$90,722	114%	$511	$497	97%
Year to date	$ 6.28	$ 6.49	104%	$75,542	$77,031	102%	$474	$500	105%
Group 3 Month	$ 6.67	$ 6.23	93%	$70,310	$65,819	94%	$469	$410	87%
Year to date	$ 6.02	$ 6.10	106%	$75,164	$66,464	88%	$452	$425	94%

Canadian Universal Life Sales

UL AS A PERCENT OF CONTRIBUTORS' ORDINARY SALES

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	1984	1985	1984	1985	1984	1985
January	5%	16%	6%	15%	4%	10%
February	6	14	6	11	4	8
March	5	14	5	11	3	8
April	6	16	6	12	4	9
May	7	16	6	13	4	9
June	7	17	7	14	4	10
July	9	14	7	11	6	10
August	9		8		6	
September	10		8		7	
October	11		10		7	
November	12		9		8	
December	17		13		11	
Year total	9%		8%		6%	
Year to date	6%	15%	6%	12%	4%	9%

Number of Contributors Reporting . . .

	THIS MONTH	LAST MONTH
Universal Life Sales	12	11

UL POLICY CHARACTERISTICS

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1984	1985	1985 1984	1984	1985	1985 1984	1984	1985	1985 1984
January	$7.68	$8.42	110%	$75,393	$70,981	94%	$579	$598	103%
February	7.41	9.32	126	61,474	80,431	131	456	750	164
March	6.91	9.67	140	64,063	74,705	117	443	723	163
April	7.49	9.19	123	58,769	85,699	146	440	788	179
May	7.67	8.84	115	60,389	81,276	135	463	719	155
June	7.50	8.89	119	59,414	79,396	134	445	706	159
July	8.37	8.84	106	62,152	80,403	129	520	711	137
August	8.18			78,663			643		
September	8.07			78,664			635		
October	8.20			77,977			640		
November	9.06			74,065			671		
December	9.36			81,127			759		
Year total	$8.29			$80,389			$666		
Year to date	$7.60	$9.01	118%	$63,434	$85,601	135%	$484	$771	159%

Group Sales Results

United States Face Amount (in millions) for 51 Companies

	1984	1985	1985 1984
January	$ 10,540	$21,156	201%
February	11,009	11,162	101
March	20,910	20,849	100
April	8,415	13,458	160
May	16,168	11,915	74
June	11,944	14,910	125
July	15,356	12,209	80
August	16,435		
September	17,400		
October	15,580		
November	11,502		
December	22,824		
Year total	$178,083		
Year to date	$ 94,342	$105,659	112%

Canada Face Amount (in thousands) for 17 Companies

	1984	1985	1985 1984
January	$ 900,590	$1,664,151	185%
February	1,601,249	920,708	57
March	1,106,126	1,586,951	143
April	735,812	1,194,341	162
May	1,588,100	1,174,798	74
June	2,472,593	2,270,569	92
July	986,164	1,525,665	155
August	1,582,470		
September	1,714,314		
October	2,046,864		
November	1,433,071		
December	4,380,070		
Year total	$20,547,423		
Year to date	$ 9,390,634	$10,336,779	110%

Life Insurance Marketing and Research Association, Inc., P.O. Box 208, Hartford, Connecticut 06141

Printed in U.S.A.

I/R Code 47.40

August 1985

Monthly Survey of

LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

Comparisons with Previous Year

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
All ordinary business	107%	112%	104%	108%	97%	97%
Ordinary companies and departments	106%	113%	102%	107%	96%	99%
Combination companies and departments	116%	111%	114%	113%	104%	96%
Group	—	—	68%	105%	—	—
CANADA						
All ordinary business	111%	107%	105%	106%	99%	97%
Group	—	—	78%	105%	—	—

This survey gives ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, indexed increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The data include mass-marketed ordinary business.

The ordinary results are based on the experience of 126 companies—and their 53 subsidiary companies—operating in the United States and 35 companies plus three subsidiaries operating in Canada. The United States contributors represent 59 percent of the 1983 United States ordinary volume and 54 percent of the ordinary policies sold. The Canadian contributors represent 75 percent of the 1983 Canadian ordinary volume sold. Since no industry data are available on total annualized new ordinary premiums, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

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The survey also provides group sales volume under new or amended contracts. These results are based on the experience of 51 companies plus four subsidiaries operating in the United States and 17 companies operating in Canada. The United States contributors represent 64 percent of the 1983 United States volume of new or amended group contracts; the Canadian contributors represent 67 percent of the 1983 Canadian volume of new or amended group contracts.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1983. The in force categories and, in parentheses, the number of contributing companies or departments in each:

UNITED STATES

Ordinary companies or departments

Group 1—$14 billion or more (26)
Group 2—$7 billion to $14 billion (18)
Group 3—$4 billion to $7 billion (21)
Group 4—$2 billion to $4 billion (19)
Group 5—$1 billion to $2 billion (17)
Group 6—Less than $1 billion (16)

Combination companies or departments

Group 7—$25 billion or more (2)
Group 8—$8 billion to $25 billion (4)
Group 9—Less than $8 billion (12)

CANADA

Group 1—$4 billion or more (15)
Group 2—$1 billion to $4 billion (14)
Group 3—Less than $1 billion (6)

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UNITED STATES

Ordinary Sales Results of 126 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES			PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY			
	1984	1985	1985 1984	1984	1985	1985 1984	1984	1985	1985 1984	1984	1985	1985 1984	1984	1985	1985 1984	1984	1985	1985 1984	
January	$ 363,514	$ 441,664	121%	$ 35,651,152	$ 40,918,369	115%	685,779	694,179	101%	$10.20	$10.79	106%	$51.99	$58.98	113%	$ 530	$ 636	120%	January
February	366,362	431,552	118	37,678,708	40,703,152	108	720,486	733,596	102	9.72	10.60	109	52.30	55.48	106	508	588	116	February
March	423,350	488,342	115	42,224,798	45,585,350	108	862,268	826,788	96	10.03	10.71	107	48.97	55.07	112	491	591	120	March
April	409,861	473,534	116	41,155,965	46,277,474	112	821,232	837,489	102	9.96	10.23	103	50.12	55.26	110	499	565	113	April
May	461,805	480,313	106	44,380,987	47,396,110	107	851,691	825,190	97	10.38	10.13	98	52.09	57.44	110	540	582	108	May
June	439,493	475,001	108	42,777,020	44,856,269	105	821,621	792,716	96	10.27	10.59	103	52.04	59.96	115	534	634	119	June
July	414,946	457,492	110	41,360,193	44,244,445	107	804,706	763,725	95	10.04	10.34	103	51.39	59.91	117	516	619	120	July
August	446,315	466,709	107	42,459,399	44,070,108	104	789,777	763,316	97	10.51	10.59	101	53.76	57.73	107	565	611	108	August
September	397,100			37,519,709			731,090			10.58			51.36			543			September
October	463,003			44,796,828			865,573			10.34			53.52			534			October
November	444,132			42,605,150			792,279			10.42			53.77			561			November
December	609,406			52,682,333			890,008			11.57			59.17			685			December
Year total	$5,219,287			$505,292,242			9,686,500			$10.33			$53.14			$ 549			Year total
Year to date	$3,305,646	$3,714,607	112%	$327,688,222	$354,051,277	108%	6,407,550	6,237,001	97%	$10.09	$10.49	104%	$51.141	$56.766	111%	$516	$ 596	116%	Year to date

108 Ordinary Companies and 9 Ordinary Departments of Combination Companies

Total group																			Total group
Month	$ 354,834	$ 375,113	106%	$ 36,735,780	$ 37,598,531	102%	490,289	471,237	96%	$ 9.66	$ 9.98	103%	$74,927	$79,787	106%	$724	$ 796	110%	Month
Year to date	$2,664,360	$3,012,783	113%	$282,854,456	$303,593,477	107%	3,938,215	3,912,180	99%	$ 9.42	$ 9.92	105%	$71,823	$77,602	108%	$677	$ 770	114%	Year to date
Group 1 Month	$ 222,901	$ 236,679	106%	$ 23,184,299	$ 24,232,522	105%	320,399	308,734	96	$ 9.61	$ 9.77	102%	$72,361	$78,450	108	$698	$ 767	110	Group 1 Month
Year to date	$1,711,539	$1,863,148	109%	$183,089,570	$195,244,245	107%	2,604,403	2,575,335	99	$ 9.35	$ 9.54	102%	$70,300	$76,813	109	$654	$ 744	114	Year to date
Group 2 Month	$ 63,363	$ 70,074	111%	$ 6,531,136	$ 7,013,118	107%	73,384	77,205	105	$ 9.70	$ 9.99	103%	$88,999	$90,838	102	$941	$ 907	96	Group 2 Month
Year to date	$ 466,363	$ 586,149	126%	$ 48,378,348	$ 55,094,203	114%	605,059	627,904	104	$ 9.64	$10.64	110%	$79,956	$87,743	110	$771	$ 935	121	Year to date
Group 3 Month	$ 37,024	$ 33,385	90%	$ 3,789,710	$ 3,150,788	83%	50,921	41,883	82	$ 9.77	$10.60	108%	$74,423	$75,258	101	$727	$ 797	110	Group 3 Month
Year to date	$ 259,231	$ 293,266	113%	$ 26,499,727	$ 27,224,182	103%	382,763	357,416	93%	$ 9.78	$10.77	110%	$69,239	$76,169	110	$677	$ 821	121	Year to date
Group 4 Month	$ 20,864	$ 24,816	119%	$ 2,074,763	$ 2,129,141	103%	23,552	23,192	98%	$10.06	$11.66	116%	$88,093	$91,809	104	$886	$1,070	121	Group 4 Month
Year to date	$ 149,053	$ 181,163	122%	$ 15,999,063	$ 16,792,185	105%	181,424	187,089	103	$ 9.32	$10.79	116%	$88,156	$89,790	102	$822	$ 968	118	Year to date
Group 5 Month	$ 8,259	$ 7,194	87%	$ 875,486	$ 744,064	85%	16,011	13,801	86	$ 9.43	$ 9.67	103%	$54,680	$53,913	99	$516	$ 521	101	Group 5 Month
Year to date	$ 61,065	$ 68,186	112%	$ 6,699,616	$ 6,771,614	101%	115,184	116,759	101	$ 9.11	$10.07	111%	$58,164	$57,997	100	$540	$ 584	108	Year to date
Group 6 Month	$ 2,423	$ 2,965	122%	$ 280,386	$ 328,898	117%	6,022	6,422	107%	$ 8.64	$ 9.01	104%	$46,560	$51,214	110	$430	$ 461	107	Group 6 Month
Year to date	$ 17,109	$ 20,871	122%	$ 2,188,132	$ 2,467,048	113%	49,382	47,677	97	$ 7.82	$ 8.46	108%	$44,310	$51,745	117	$348	$ 438	126	Year to date

18 Combination Companies and Departments

Excluding weekly premium ordinary

Total group																			Total group
Month	$ 78,172	$ 90,775	116%	$ 5,670,464	$ 6,450,015	114%	274,416	285,215	104%	$13.79	$14.07	102%	$20,664	$22,615	109%	$285	$ 318	112%	Month
Year to date	$ 623,222	$ 688,771	111%	$ 44,449,563	$ 50,179,303	113%	2,319,464	2,222,017	96%	$14.02	$13.73	98%	$19,164	$22,583	118%	$269	$ 310	115%	Year to date
Group 7 Month	$ 38,910	$ 46,348	119%	$ 2,800,430	$ 3,487,293	125%	100,936	97,911	97%	$13.89	$13.29	96%	$27,745	$35,617	128%	$385	$ 473	123%	Group 7 Month
Year to date	$ 306,505	$ 347,171	113%	$ 21,851,529	$ 26,051,183	119%	827,961	761,218	92%	$14.03	$13.33	95%	$26,392	$34,223	130%	$370	$ 456	123%	Year to date
Group 8 Month	$ 24,537	$ 27,143	111%	$ 1,859,237	$ 1,858,467	100%	93,070	99,048	106%	$13.20	$14.61	111%	$1,977	$18,763	94%	$264	$ 274	104%	Group 8 Month
Year to date	$ 197,314	$ 215,266	109%	$ 14,502,186	$ 15,753,720	109%	802,035	801,503	100%	$13.61	$13.66	100%	$18,082	$19,655	109%	$246	$ 269	109%	Year to date
Group 9 Month	$ 14,725	$ 17,284	117%	$ 1,010,797	$ 1,104,255	109%	80,410	88,256	110%	$14.57	$15.65	107%	$12,571	$12,512	100%	$185	$ 196	107%	Group 9 Month
Year to date	$ 119,403	$ 126,334	106%	$ 8,095,848	$ 8,374,400	103%	689,468	659,296	96%	$14.75	$15.09	102%	$11,742	$12,702	108%	$173	$ 192	111%	Year to date

Weekly premium ordinary

Month	$ 3,309	$ 821	25%	$ 53,155	$ 21,562	41%	25,072	6,864	27%	$62.25	$38.08	61%	$ 2,120	$ 3,141	148%	$132	$ 120	91%	Month
Year to date	$ 18,064	$ 13,053	72%	$ 384,203	$ 278,497	72%	149,871	102,804	69%	$47.02	$46.87	100%	$ 2,564	$ 2,709	106%	$121	$ 127	105%	Year to date

U.S. Variable Life Sales

VL AS A PERCENT OF CONTRIBUTORS' ORDINARY SALES

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	1984	1985	1984	1985	1984	1985
January	3%	2%	2%	1%	2%	2%
February	3	3	2	2	2	2
March	3	3	2	2	2	2
April	3	2	2	2	2	2
May	3	3	2	2	2	2
June	3	3	2	2	2	2
July	3	3	2	2	2	2
August	3	3	2	2	2	2
September	4		2		3	
October	4		2		2	
November	3		2		2	
December	3		2		2	
Year total	3%		2%		2%	
Year to date	3%	3%	2%	2%	2%	2%

Number of Contributors Reporting . . .

	THIS MONTH	LAST MONTH
Variable Life Sales	10	10
Universal Life Sales	98	98

VL POLICY CHARACTERISTICS

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1984	1985	1985 1984	1984	1985	1985 1984	1984	1985	1985 1984
January	$16.85	$17.02	101%	$52,596	$50,571	96%	$ 886	$861	97%
February	15.21	18.48	121	47,188	48,550	103	718	897	125
March	15.31	18.22	119	46,614	48,446	104	714	883	124
April	15.69	16.52	105	47,580	47,205	99	747	780	104
May	15.41	18.31	119	49,105	52,133	106	757	955	126
June	15.25	19.37	127	49,096	50,593	103	749	980	131
July	15.97	17.93	112	48,417	51,890	107	773	930	120
August	16.00	19.87	124	48,428	49,216	102	775	978	126
September	16.37			47,494			778		
October	16.97			49,393			838		
November	15.92			48,562			773		
December	18.27			55,104			1,006		
Year total	$16.15			$49,092			$ 793		
Year to date	$15.69	$18.28	117%	$48,502	$49,861	103%	$ 761	$911	120%

U.S. Universal Life Sales

UL AS A PERCENT OF CONTRIBUTORS' ORDINARY SALES

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	1984	1985	1984	1985	1984	1985
January	25%	44%	22%	42%	15%	29%
February	26	45	22	41	14	27
March	28	44	24	40	15	27
April	29	42	24	38	15	26
May	30	42	26	38	17	27
June	31	41	28	38	18	27
July	34	41	30	37	18	26
August	34	41	31	37	20	26
September	35		32		19	
October	36		34		21	
November	38		35		23	
December	39		39		27	
Year total	32%		29%		18%	
Year to date	30%	42%	26%	39%	16%	27%

INTEREST RATES

	THIS MONTH	LAST MONTH
Range	7.2%*-12.0%	6.8%-12.0%
Range of middle 50%	10.0%-11.0%	10.2%-11.0%
Median	10.5%	10.5%
Number of cos. reporting rates	88	88
Number of plans reported	161	160
Number of new plans	1	7
Number of plans dropped	0	0
Number of plans showing:		
No change	130	
Increases	6	
Range of increases	0.1%-1.0%	
Average increase	0.4%	
Decreases	24	
Range of decreases	0.1%-1.0%	
Average decrease	0.5%	

*Average monthly Treasury bill rate

UL POLICY CHARACTERISTICS

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1984	1985	1985 1984	1984	1985	1985 1984	1984	1985	1985 1984
January	$11.79	$11.42	97%	$76,761	$83,786	109%	$ 905	$957	106%
February	11.51	11.47	100	78,061	84,276	108	899	967	108
March	11.63	11.92	102	79,104	81,983	104	920	978	106
April	11.67	11.30	97	80,012	80,303	100	934	908	97
May	11.54	11.16	97	82,525	79,368	96	952	889	93
June	11.31	11.26	100	83,386	81,431	98	943	917	97
July	11.34	11.53	102	85,898	82,363	96	974	950	98
August	11.23	11.72	104	86,233	83,147	96	968	975	101
September	11.66			84,217			982		
October	11.13			81,990			912		
November	11.16			81,818			913		
December	11.66			85,792			1,000		
Year total	$11.45			$82,616			$ 946		
Year to date	$11.48	$11.48	100%	$81,926	$82,013	100%	$ 940	$941	100%

CANADA

Ordinary Sales Results of 35 Companies

	ANNUALIZED PREMIUM (in thousands)			FACE AMOUNT (in thousands)			NUMBER OF POLICIES		
	1984	1985	1985 1984	1984	1985	1985 1984	1984	1985	1985 1984
January	$ 24,823	$ 27,318	110%	$ 3,461,675	$ 4,058,367	117%	58,143	58,200	100%
February	32,836	33,204	101	4,408,610	4,591,930	104	80,717	74,837	93
March	35,464	36,894	104	4,834,858	4,961,886	103	83,168	80,809	97
April	31,374	35,277	112	4,284,039	4,865,898	114	74,499	76,486	103
May	35,499	40,509	114	4,892,138	5,597,989	114	84,428	87,390	104
June	40,362	38,675	96	5,693,272	5,257,892	92	93,831	79,491	85
July	32,640	35,042	108	4,623,297	4,904,734	106	71,683	71,298	99
August	28,896	31,974	111	4,267,005	4,459,466	105	65,990	65,321	99
September	32,900			4,649,030			76,811		
October	37,426			5,335,797			90,044		
November	43,410			5,997,870			99,235		
December	38,372			5,261,965			78,760		
Year total	$413,902			$57,709,556			957,392		
Year to date	$261,794	$278,893	107%	$36,464,894	$38,698,762	106%	612,479	593,832	97%
Group 1 Month	$ 20,959	$ 24,037	115%	$ 3,020,323	$ 3,274,737	108%	49,291	50,339	102%
Year to date	$193,909	$213,338	110%	$25,618,671	$28,625,989	112%	408,622	461,111	98%
Group 2 Month	$ 6,793	$ 7,021	103%	$ 1,106,435	$ 1,030,561	93%	14,480	12,829	89%
Year to date	$ 59,298	$ 57,341	97%	$ 9,461,761	$ 8,778,486	93%	125,098	113,412	91%
Group 3 Month	$ 1,144	$ 916	80%	$ 141,247	$ 154,208	109%	2,219	2,153	97%
Year to date	$ 8,627	$ 8,214	95%	$ 1,384,462	$ 1,294,287	93%	18,759	19,309	103%

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1984	1985	1985 1984	1984	1985	1985 1984	1984	1985	1985 1984
January	$ 7.17	$ 6.73	94%	$59,537	$69,742	117%	$427	$469	110%
February	7.45	7.23	97	54,618	61,359	112	407	444	109
March	7.34	7.44	101	58,120	61,403	106	426	457	107
April	7.32	7.25	99	57,505	63,618	111	421	461	110
May	7.26	7.24	100	57,944	64,058	111	420	464	110
June	7.09	7.36	104	60,676	66,144	109	430	487	113
July	7.04	7.14	101	64,496	68,792	107	454	491	108
August	6.77	7.17	106	64,661	68,270	106	438	489	112
September	7.08			60,526			428		
October	7.01			59,258			416		
November	7.24			60,403			437		
December	7.29			66,810			487		
Year total	$ 7.17			$60,278			$432		
Year to date	$ 7.18	$ 7.21	100%	$59,537	$65,168	109%	$427	$470	110%
Group 1 Month	$ 6.94	$ 7.34	106%	$61,275	$65,054	106%	$425	$478	112%
Year to date	$ 7.57	$ 7.45	98%	$54,668	$62,080	114%	$414	$463	112%
Group 2 Month	$ 6.15	$ 6.81	111%	$76,342	$80,327	105%	$469	$547	117%
Year to date	$ 6.26	$ 6.53	104%	$75,635	$77,404	102%	$474	$506	107%
Group 3 Month	$ 8.10	$ 5.94	73%	$63,653	$71,625	113%	$516	$425	82%
Year to date	$ 6.23	$ 6.35	102%	$73,803	$67,030	91%	$460	$425	92%

Canadian Universal Life Sales

UL AS A PERCENT OF CONTRIBUTORS' ORDINARY SALES

	ANNUALIZED PREMIUM		FACE AMOUNT		NUMBER OF POLICIES	
	1984	1985	1984	1985	1984	1985
January	9%	16%	6%	13%	4	10
February	8	14	6	11	4	8
March	9	14	6	11	5	8
April	6	16	6	12	4	9
May	7	16	6	13	4	9
June	8	17	7	14	4	10
July	9	14	7	11	6	10
August	9	16	8	13	6	10
September	10		8		6	
October	11		10		7	
November	12		9		8	
December	17		13		11	
Year total	9%		8%		6	
Year to date	9%	15%	6%	12%	5	9

Number of Contributors Reporting . . .

	THIS MONTH	LAST MONTH
Universal Life Sales	12	12

UL POLICY CHARACTERISTICS

	PREMIUM PER $1,000			AVERAGE SIZE POLICY			PREMIUM PER POLICY		
	1984	1985	1985 1984	1984	1985	1985 1984	1984	1985	1985 1984
January	$7.68	$8.13	106%	$79,900	$90,081	113	$614	$732	119
February	7.41	9.31	126	81,874	80,631	98	606	750	124
March	6.91	9.67	140	84,053	79,765	95	581	771	133
April	7.49	9.19	123	76,786	85,679	112	575	786	137
May	7.67	8.53	111	80,486	91,176	113	617	778	126
June	7.50	8.89	119	80,714	90,238	101	605	802	133
July	8.37	8.82	106	82,191	80,415	98	688	710	103
August	8.18	9.99	122	78,663	84,890	108	643	848	132
September	8.97			76,444			686		
October	8.20			77,977			639		
November	9.06			74,989			679		
December	9.36			81,112			759		
Year total	$8.29			$80,349			$666		
Year to date	$7.68	$9.03	117%	$82,767	$89,641	108%	$636	$809	127%

Group Sales Results

United States
Face Amount (in millions)
for 51 Companies

	1984	1985	1985 1984
January	$ 10,540	$21,156	201%
February	11,009	11,162	101
March	20,910	20,849	100
April	8,415	13,458	160
May	16,168	11,915	74
June	11,944	14,910	125
July	15,356	12,209	80
August	16,435	11,171	68
September	17,400		
October	15,580		
November	11,502		
December	22,824		
Year total	$178,083		
Year to date	$110,777	$116,830	105%

Canada
Face Amount (in thousands)
for 17 Companies

	1984	1985	1985 1984
January	$ 900,590	$1,664,151	185%
February	1,601,249	929,708	58
March	1,106,126	1,585,951	143
April	735,812	1,194,941	162
May	1,588,100	1,174,798	74
June	2,472,593	2,270,366	92
July	986,164	1,625,668	165
August	1,582,470	1,237,017	78
September	1,714,314		
October	2,046,864		
November	1,433,071		
December	4,380,070		
Year total	$20,547,423		
Year to date	$10,973,104	$11,673,796	106%

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Printed in U.S.A.